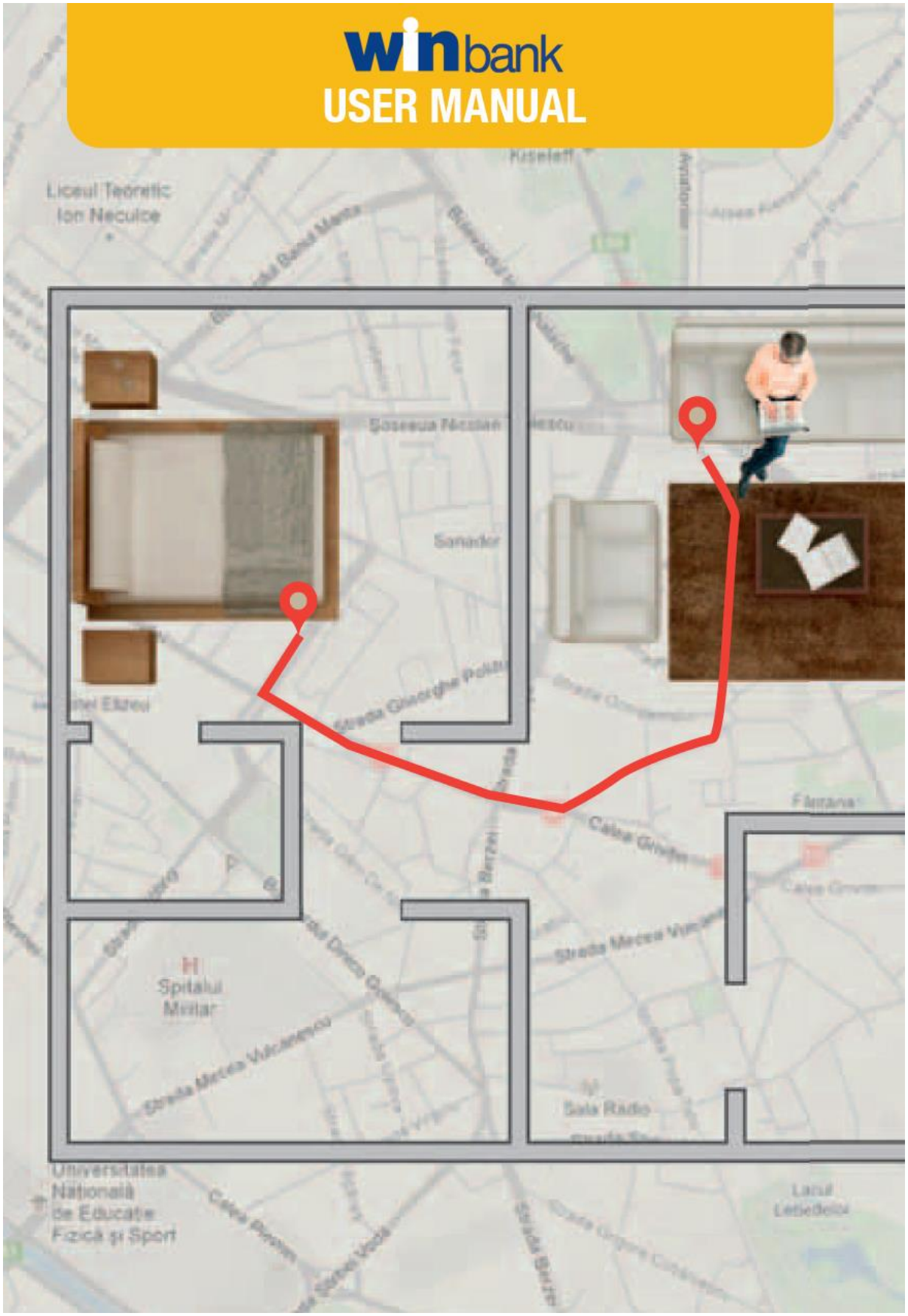
winbank
USER MANUAL



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Welcome!

Piraeus Bank Romania thanks you for choosing **winbank** web banking for your easy, secure and time saving daily banking transactions.

The best choice!

winbank application has been designed and developed with the highest concern of our expert team in order to service your special banking needs and taking into consideration your kind comments and proposals. We remain engaged to our mission of offering to our clientele the best and most innovative services.

winbank always by your side!

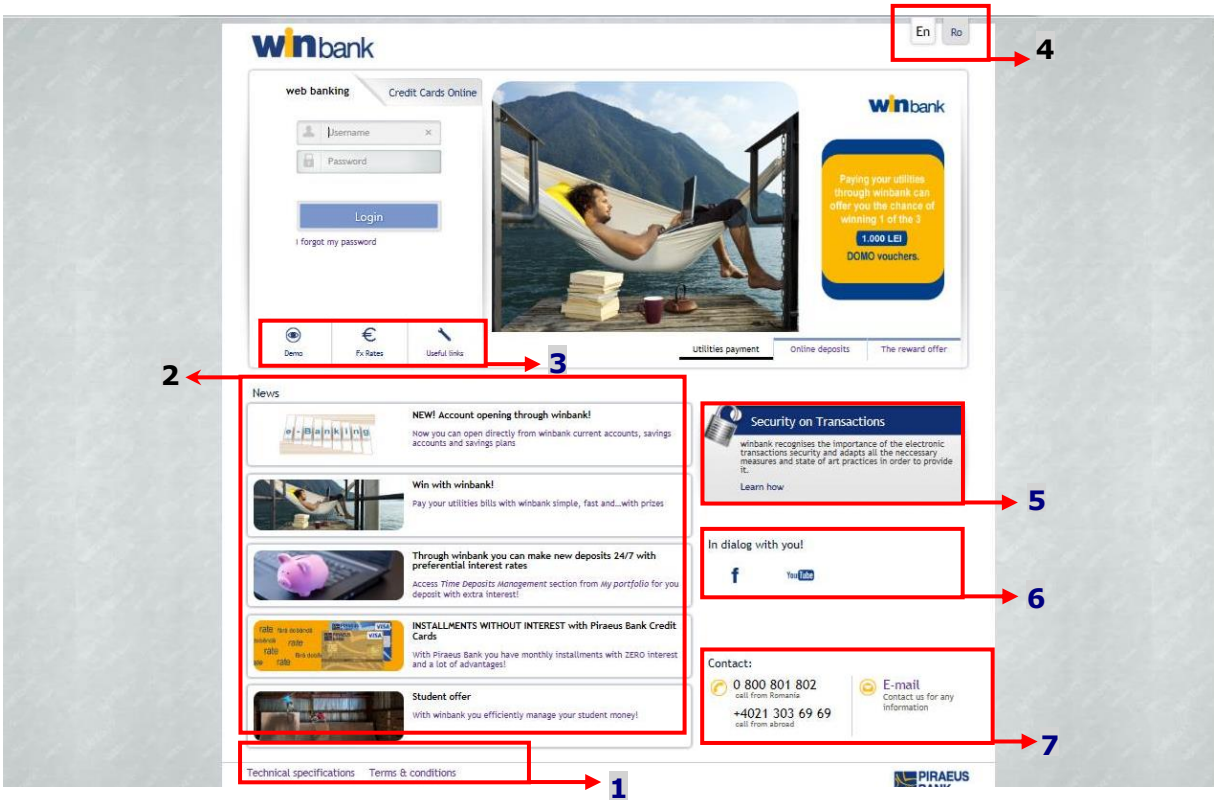
In case you need any additional clarification, information or support regarding your **winbank** access, you may contact us, 24 hours a day, at the phone numbers 0800 801 802 or +40 21 303 69 69 (from any national or international network) or by e-mail to the address support@winbank.ro.
One of our authorized representatives will be always at your disposal, ready to offer you specialized support on our innovative services.
Furthermore, you can visit any of the **Piraeus Bank Romania** branches.

Access the winbank application

1st step for your connection….

If you already have an Internet connection, visit the Piraeus Bank Romania web page at **http://www.piraeusbank.ro/** and then click on the **winbank Login** button in order to view the winbank access page.

The winbank page will open into a new window.


winbank
En
Ro
4
web banking
Credit Cards Online
Username
Password
Login
I forgot my password
Paying your utilities through winbank can offer you the chance of winning 1 of the 3
1.000 LEI
DOMO vouchers.
Demo
Fx Rates
Useful links
3
2
Utilities payment
Online deposits
The reward offer
News
NEW! Account opening through winbank!
Now you can open directly from winbank current accounts, savings accounts and savings plans
Win with winbank!
Pay your utilities bills with winbank simple, fast and...with prizes
Through winbank you can make new deposits 24/7 with preferential interest rates
Access Time Deposits Management section from My portfolio for you deposit with extra interest!
INSTALLMENTS WITHOUT INTEREST with Piraeus Bank Credit Cards
With Piraeus Bank you have monthly installments with ZERO interest and a lot of advantages!
Student offer
With winbank you efficiently manage your student money!
Security on Transactions
winbank recognises the importance of the electronic transactions security and adapts all the necessary measures and state of art practices in order to provide it.
Learn how
5
In dialog with you!
6
Contact:
0 800 801 802
call from Romania
+4021 303 69 69
call from abroad
E-mail
Contact us for any information
7
Technical specifications
Terms & conditions
1
PIRAEUS

2nd step for your connection….

In order to identify you as a user of **winbank application**, you will have to enter your personal credentials, the **Username** (**User ID)** and the **Password** (**PIN** code), in the appropriate fields and then to press the **Login** button.

Your personal credentials can be found in the **Bank in a box** given to you by the Account Officer from the territorial unit upon enrolment as a user of this service.

Page description:

1. Be informed on the **Terms of Use** and the **Technical Specifications**.
2. **News** section where we keep you up to date with what is new.
3. We provide a **Demo** of the **winbank** application, **Exchange rates** applied by Piraeus Bank Romania and **Useful links** where you can find user manuals of the application and our network of branches / ATMs.

4. Select your preferred language for accessing **winbank** (Romanian/ English) by clicking on the appropriate language initials. No matter the selected language, in case you want to modify it while connected, you can always do that by accessing the menu **Services >> Preferences**.
5. Find information and our suggestions about **Security**.
6. Access our **Social channels** where we can be in dialogue.
7. Piraeus Bank Romania **Contact** information.

3rd step for your connection….

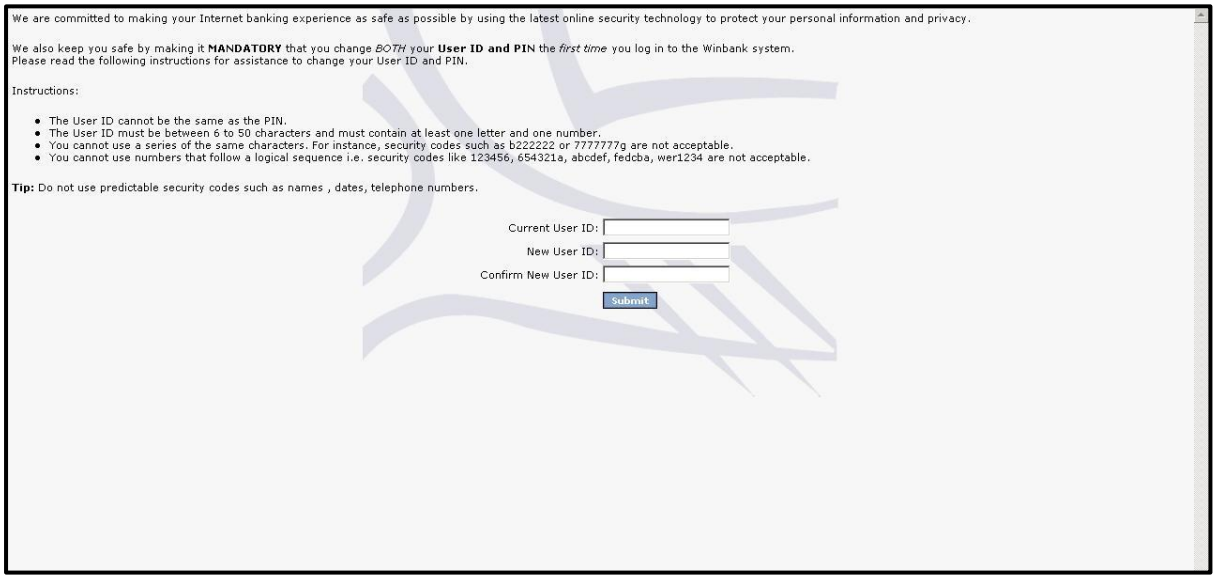
Upon the first connection to **winbank**, you have the obligation to change both the **Username** (**User ID)** and the **Password** (**PIN** code). In case you use a Token device, you will have to modify also the initial Token PIN (1234) with a new one established by you according to the instructions displayed in the application.
In this respect, according to the selected security option, you will proceed as follows:

Security option	Screens displayed
SMS extraPIN	You will be redirected to the pages where the **Username** (**User ID)** and the **Password** (**PIN** code) can be modified (see screens 1 and 2 below). After succesfully modifying them, you will be redirected to the application's welcome page.
Token device (Required at login)	You will be redirected to the page where you need to insert the extraPIN code and then to the page where you need to change the **Token PIN** (see screens 3 and 4 below). After you modify the Token PIN, you will be redirected to the pages where you need to modify the **Username** (**User ID)** and the **Password** (**PIN** code)**.**
Token device (Not required at login)	Similar to the SMS extraPIN security option. You will be asked to change the **Token PIN** when accessing any of the menus protected by extraPIN*.
SMS extraPIN & Token device	Similar to the SMS extraPIN security option.
No SMS extraPIN or Token device	Similar to the SMS extraPIN security option.

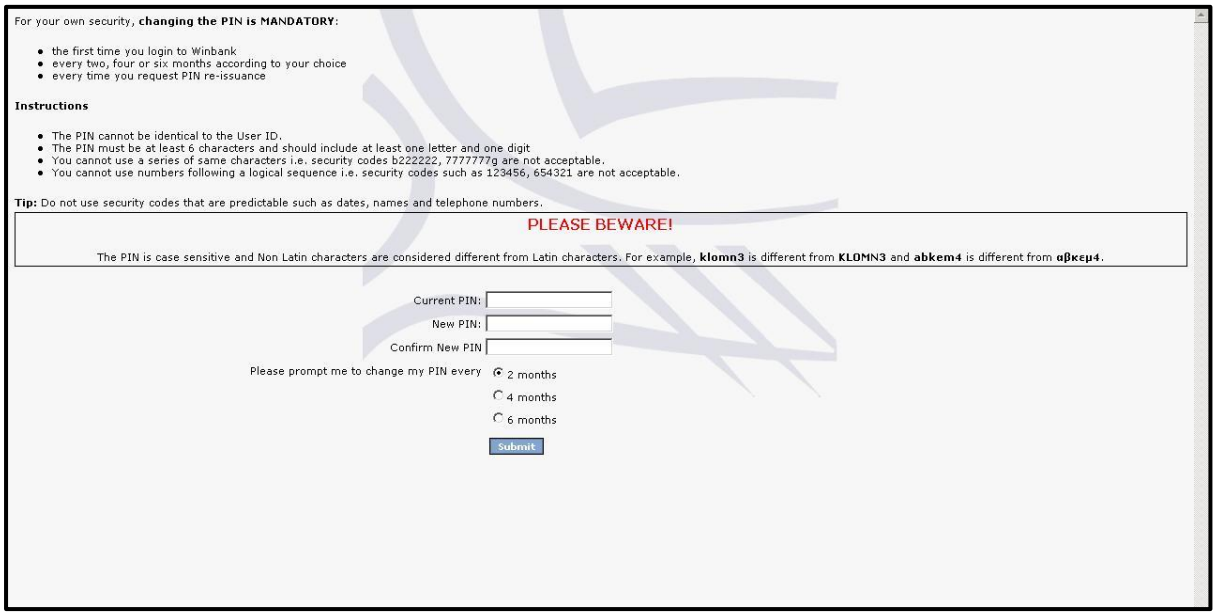
*** The menus protected by an extraPIN code are:**

- ✓ **Third party payments (within Piraeus Bank Romania)**
- ✓ **Bill payments**
- ✓ **Interbank payments in RON**
- ✓ **Interbank payments in foreign currency**
- ✓ **Multiple payments**
- ✓ **Contact form**
- ✓ **Alias management**
- ✓ **Shortcut management**
- ✓ **Application management**
- ✓ **Approve/ Reject pending transactions**
- ✓ **Request or Enter your extraPIN**
- ✓ **Declare or Change ExtraPIN Mobile Phone**

Screen 1


We are committed to making your Internet banking experience as safe as possible by using the latest online security technology to protect your personal information and privacy.
We also keep you safe by making it MANDATORY that you change BOTH your User ID and PIN the first time you log in to the Winbank system.
Please read the following instructions for assistance to change your User ID and PIN.
Instructions:
The User ID cannot be the same as the PIN.
The User ID must be between 6 to 50 characters and must contain at least one letter and one number.
You cannot use a series of the same characters. For instance, security codes such as b222222 or 7777777g are not acceptable.
You cannot use numbers that follow a logical sequence i.e. security codes like 123456, 654321a, abcdef, fedcba, wer1234 are not acceptable.
Tip: Do not use predictable security codes such as names , dates, telephone numbers.
Current User ID:
New User ID:
Confirm New User ID:
Submit

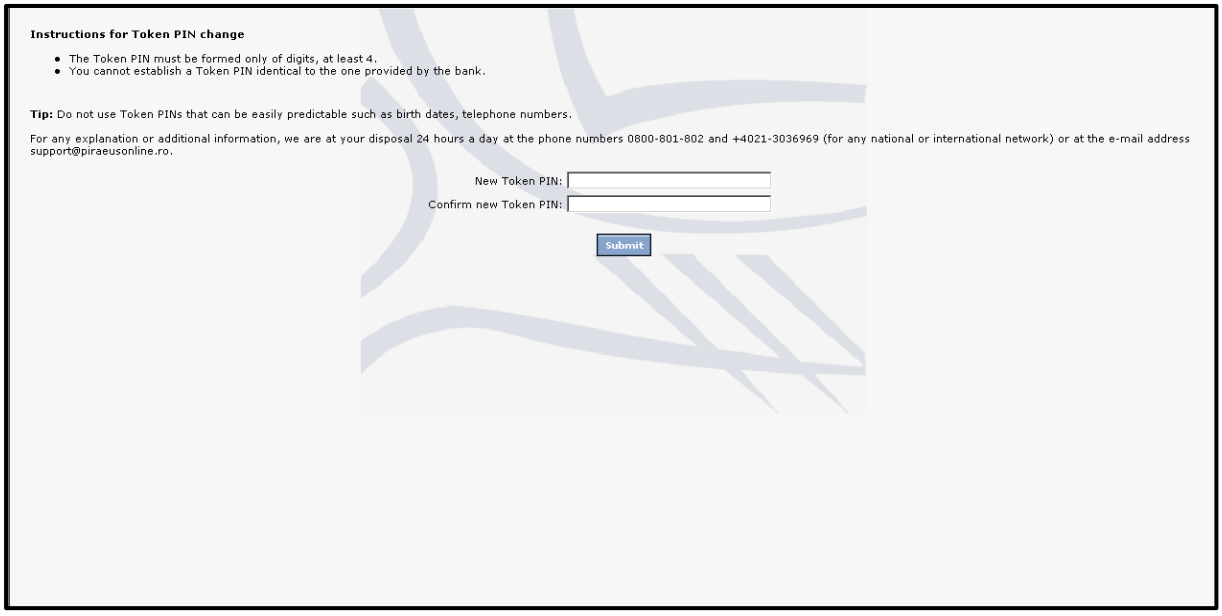
Screen 2


For your own security, changing the PIN is MANDATORY:
the first time you login to Winbank
every two, four or six months according to your choice
every time you request PIN re-issuance
Instructions
The PIN cannot be identical to the User ID.
The PIN must be at least 6 characters and should include at least one letter and one digit
You cannot use a series of same characters i.e. security codes b222222, 7777777g are not acceptable.
You cannot use numbers following a logical sequence i.e. security codes such as 123456, 654321 are not acceptable.
Tip: Do not use security codes that are predictable such as dates, names and telephone numbers.
PLEASE BEWARE!
The PIN is case sensitive and Non Latin characters are considered different from Latin characters. For example, klomn3 is different from KLOMN3 and abkem4 is different from αβκεμ4.
Current PIN:
New PIN:
Confirm New PIN
Please prompt me to change my PIN every
2 months
4 months
6 months
Submit

Screen 3

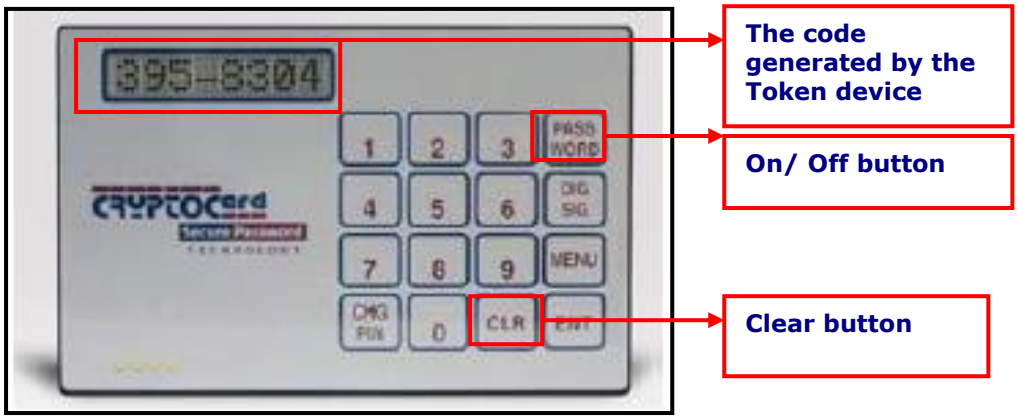
Fill in the following code in the Token device: 58638297
extraPIN (Token PIN followed by the code generated by the Token device):
Login
Code generated automatically by the application and inserted in the Token device in order to get the code which together with the Token PIN forms the extraPIN code

Screen 4


Instructions for Token PIN change
The Token PIN must be formed only of digits, at least 4.
You cannot establish a Token PIN identical to the one provided by the bank.
Tip: Do not use Token PINs that can be easily predictable such as birth dates, telephone numbers.
For any explanation or additional information, we are at your disposal 24 hours a day at the phone numbers 0800-801-802 and +4021-3036969 (for any national or international network) or at the e-mail address support@piraeusonline.ro.
New Token PIN:
Confirm new Token PIN:
Submit

The token is an electronic device that uses a cryptographic algorithm and an encryption key. In order to ensure the proper functioning of the device, the contact with chemical substances, water or other liquids, the exposure to very high/ low temperatures or strong shocks should be avoided. Also do not attempt to repair or dismantle the Token. If the display becomes dim, the batteries should be replaced. Always replace both batteries. The type of batteries should be CR2016, 3 volt lithium coin cells and they should be changed one at a time, as follows:

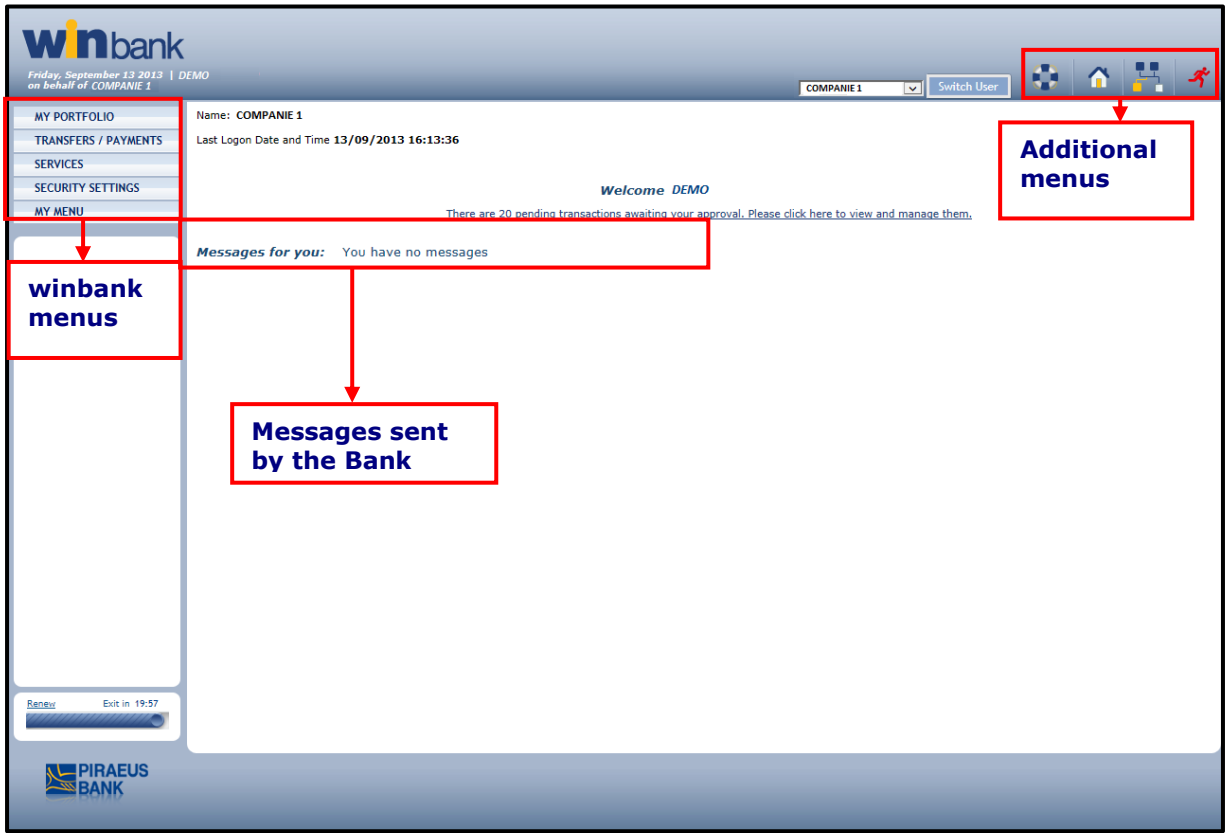
1. Loosen the battery cover screw on the back of the token and carefully remove the cover.
2. Carefully pry out one battery by placing a screwdriver in the slot beside the battery.
3. Insert a new battery, making sure the „+" sign is on top.
4. Repeat steps 2 and 3 for the replacement of the second battery.



The Token device may be turned on/ off by pressing the *Password* button. The Code generated by the Token device after entering the code displayed in the **winbank** application will be formed of 8 digits.
If you made an error while entering the code generated by the application, use the *CLR* key to clear it. This key will clear characters one at a time or it will clear the whole field if held down for more than one second.

winbank welcome page

The welcome screen contains the name of the company you represent, the last date and time that you logged in **winbank** and one or more messages sent to you by the bank. In case you are a winbank user for one or more companies and you opted to login to their winbank application using the security codes obtained as an individual, in the up-right side of the winbank welcome page, you will have the possibility to commute from one user to another by selecting the name of the client you represent and pressing the **Switch user** button.



Page description:

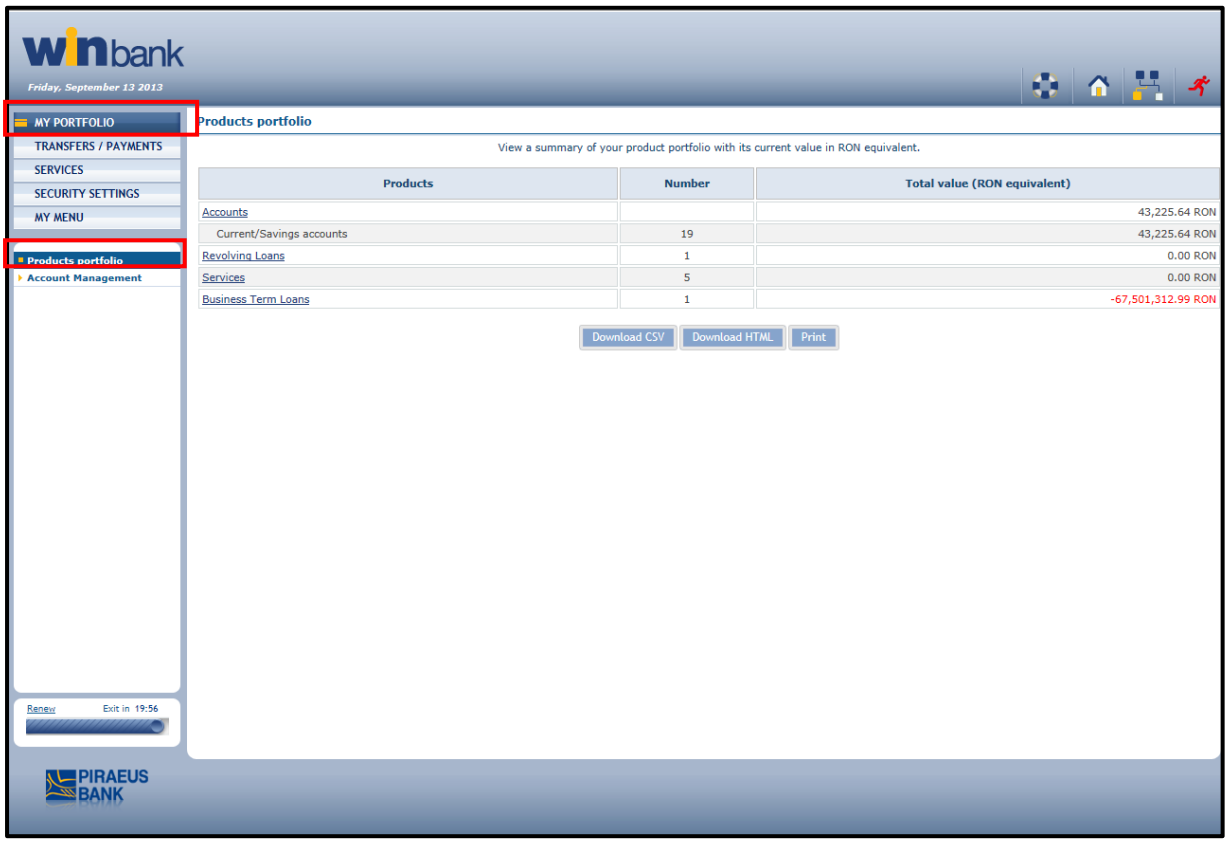
The messages can be:
- personalized, being addressed only to you, or
- broad, being addressed to all the **winbank** users.

The existing messages can be replaced with new ones, according to the Bank's needs for sending you new announcements/ notices. We would advise you to read your messages in order to get informed on the Bank's news or notifications.

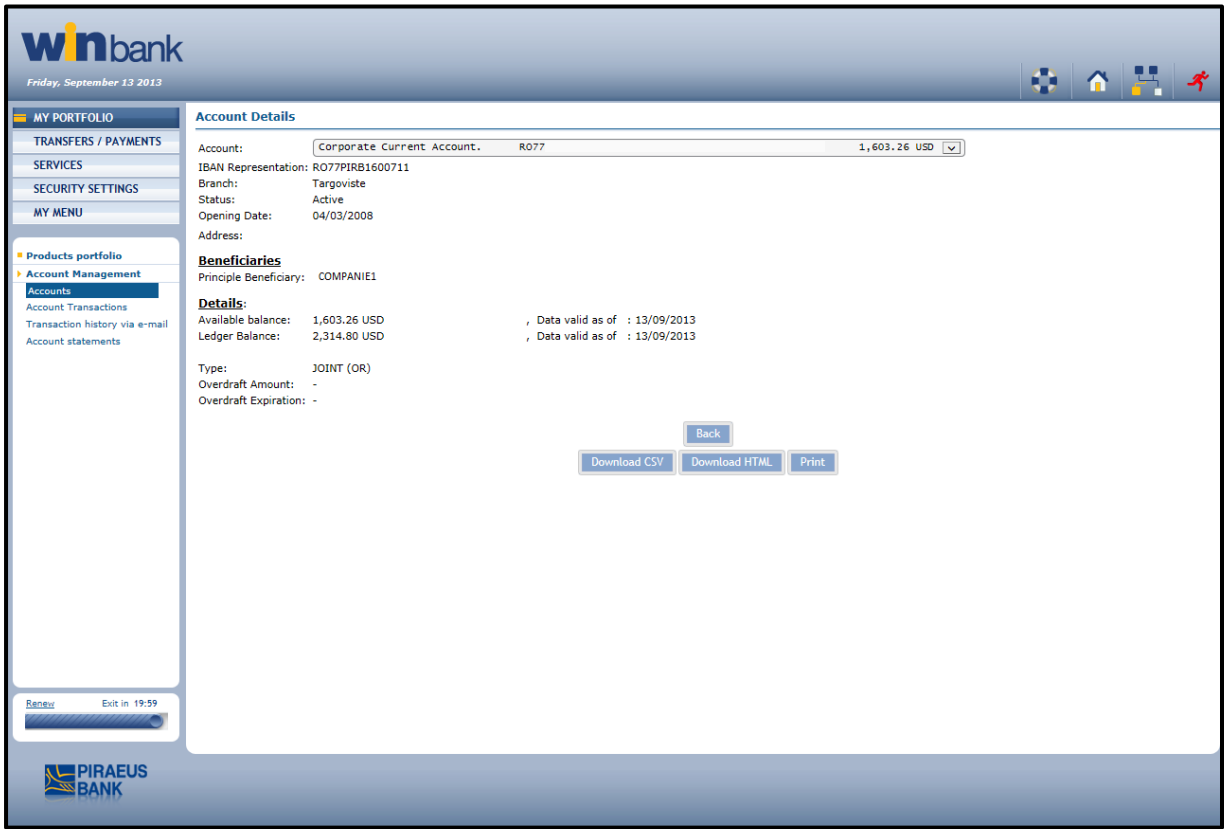
From this page, you can also navigate through the **winbank menu**.
The left menu is stable and will always be at your disposal regardless the selected operation.
From the **Additional Menu** you can easily have access to the **Help** button where you can get access to the User manual, the **Home page** button, to the **Site map** and to the **Logout** button.
If for 10 minutes you do not perform any operation or request, **winbank** application will automatically deconnect you for your own safety. In order to perform operations, you have to log in again to the application from the log-in screen.

My Portfolio

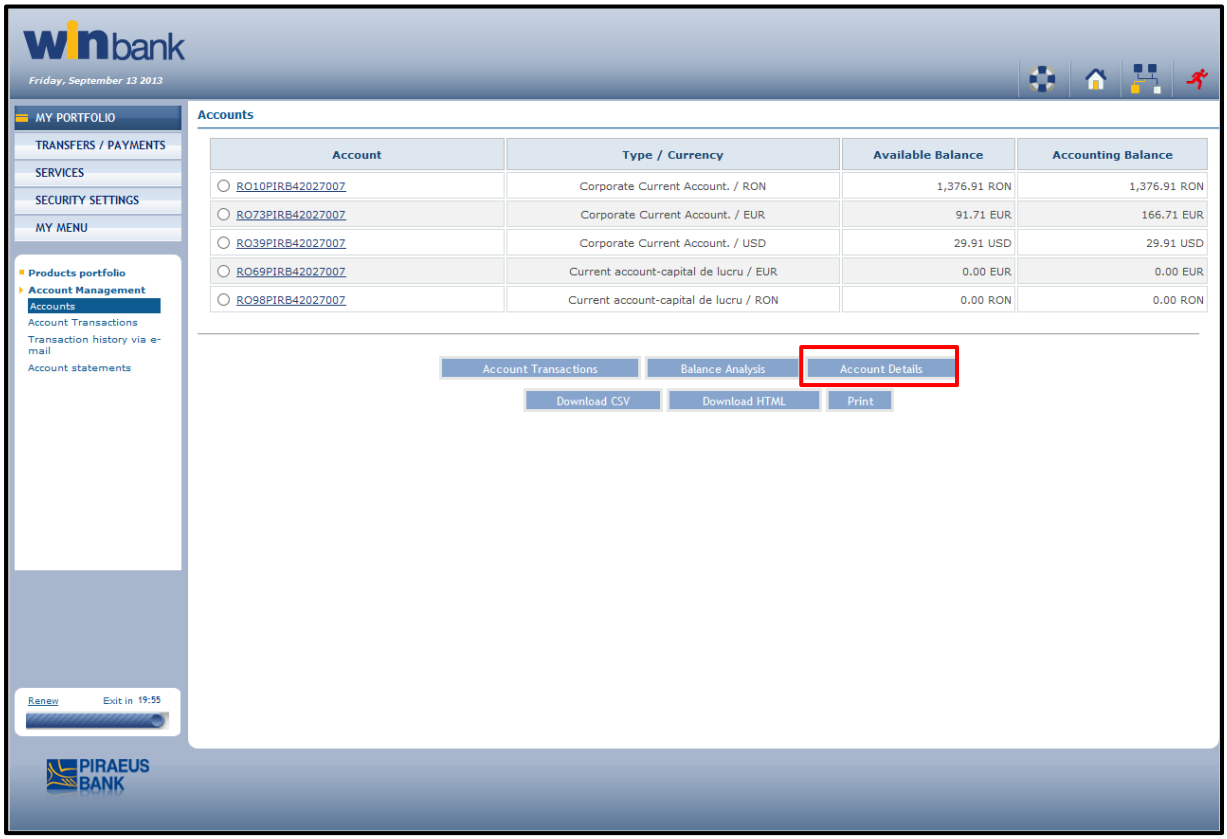
By selecting the option **My Portfolio** and then the option **Product Portfolio** you may see all your products available in **winbank** at a glance.
Additional information regarding the displayed products may be obtained by clicking on the link from the screen.



E.g. Details regarding the current account

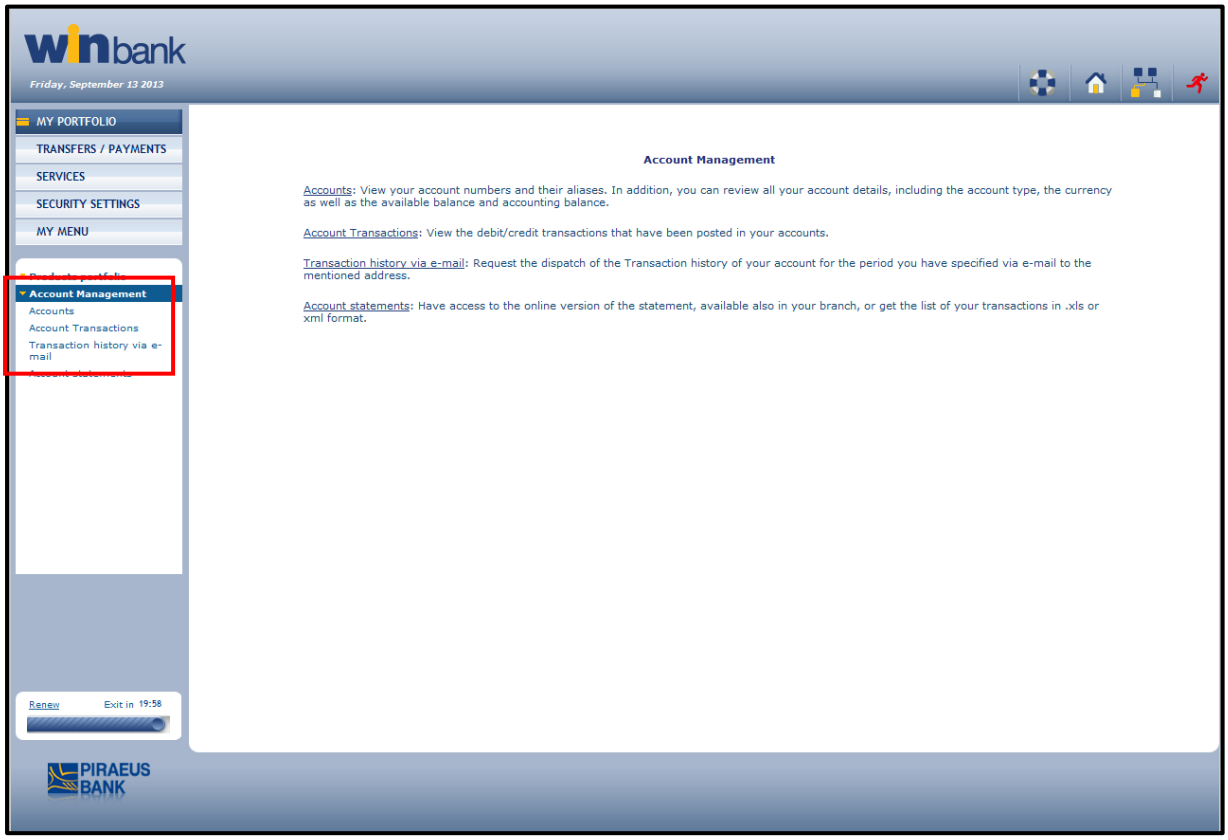


In case of accounts, the same information may be viewed also by pressing the button **Account details** from the **Accounts** menu.



Account management

By selecting the **Account management** option you may view all available functions related to your banking accounts.


winbank
Friday, September 13 2013
MY PORTFOLIO
TRANSFERS / PAYMENTS
SERVICES
SECURITY SETTINGS
MY MENU
Account Management
Accounts
Account Transactions
Transaction history via e-mail
Renew
Exit in 19:58
PIRAEUS BANK
Account Management
Accounts: View your account numbers and their aliases. In addition, you can review all your account details, including the account type, the currency as well as the available balance and accounting balance.
Account Transactions: View the debit/credit transactions that have been posted in your accounts.
Transaction history via e-mail: Request the dispatch of the Transaction history of your account for the period you have specified via e-mail to the mentioned address.
Account statements: Have access to the online version of the statement, available also in your branch, or get the list of your transactions in .xls or xml format.

TIP: You can either select one of the functions from the left menu, or click on the adequate word/ phrase from the main page.
The name of each function is actually a link to the screen which allows you to obtain the necessary information.

Accounts – the following information will be at your disposal:

- A list of the accounts opened with Piraeus Bank Romania and accessible through **winbank**.
- The friendly name assigned by you to each of your accounts for their easier and faster administration.
- Account type and currency.
- Available balance (made up of own available funds and the limit of the overdraft granted by the Bank; in case of savings accounts it excludes the minimum blocked amount) and
- Accounting balance (value of own available funds).

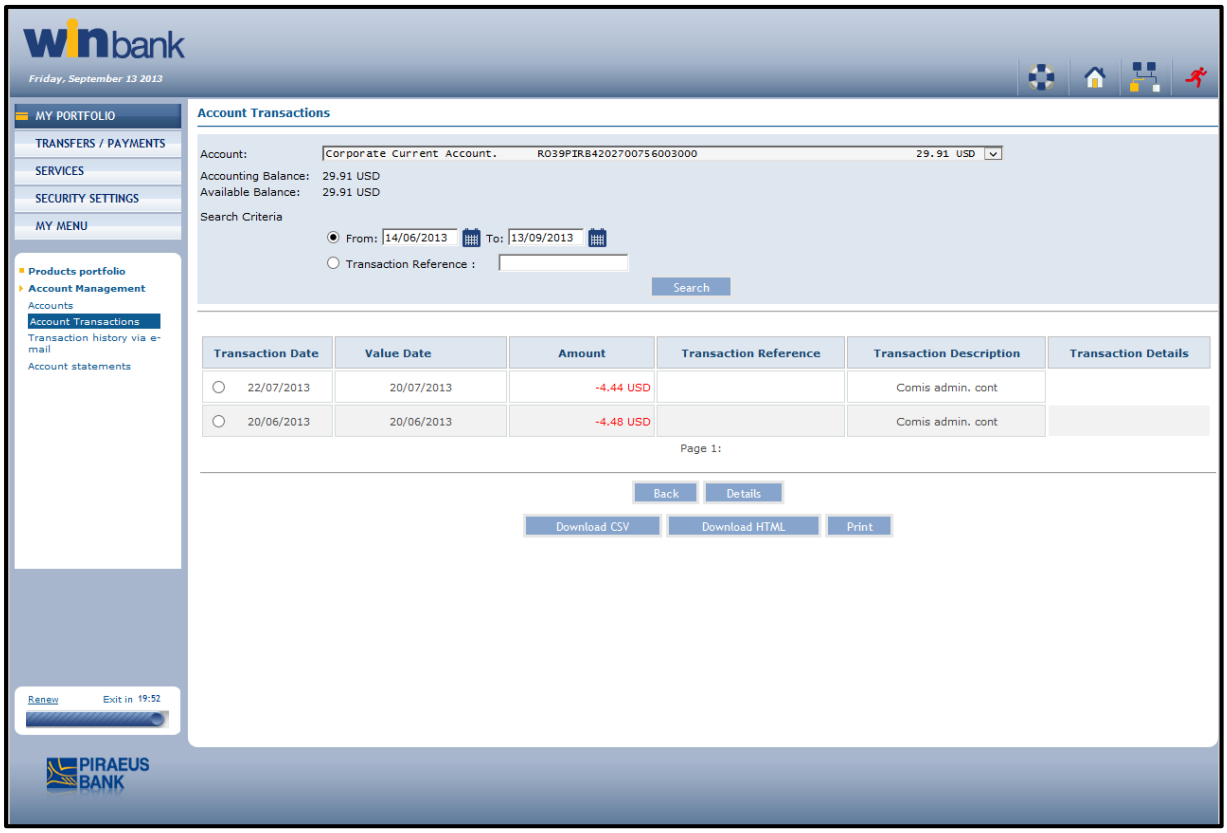
After selecting an account and pressing the **Balance analysis** button, you may get information related to:

- Accounting balance
- Unavailable balance due to value date (amounts credited in your account with a future date)
- Pledged amount (amounts debited from your account with a future date)/ Blocked amount (the minimum amount that cannot be withdrawn/ used - applicable to savings accounts)
- Overdraft limit (in case the bank has granted you an overdraft limit) and

- Available balance.

After selecting an account and pressing the **Account details** button, you may get information related to:
- the Branch where the account was opened
- its Status
- Opening date
- Expiry date
- Beneficiaries: principle beneficiary and in case of individuals, the empowered persons
- Available balance
- Accounting balance
- Overdraft amount and
- Overdraft expiration.

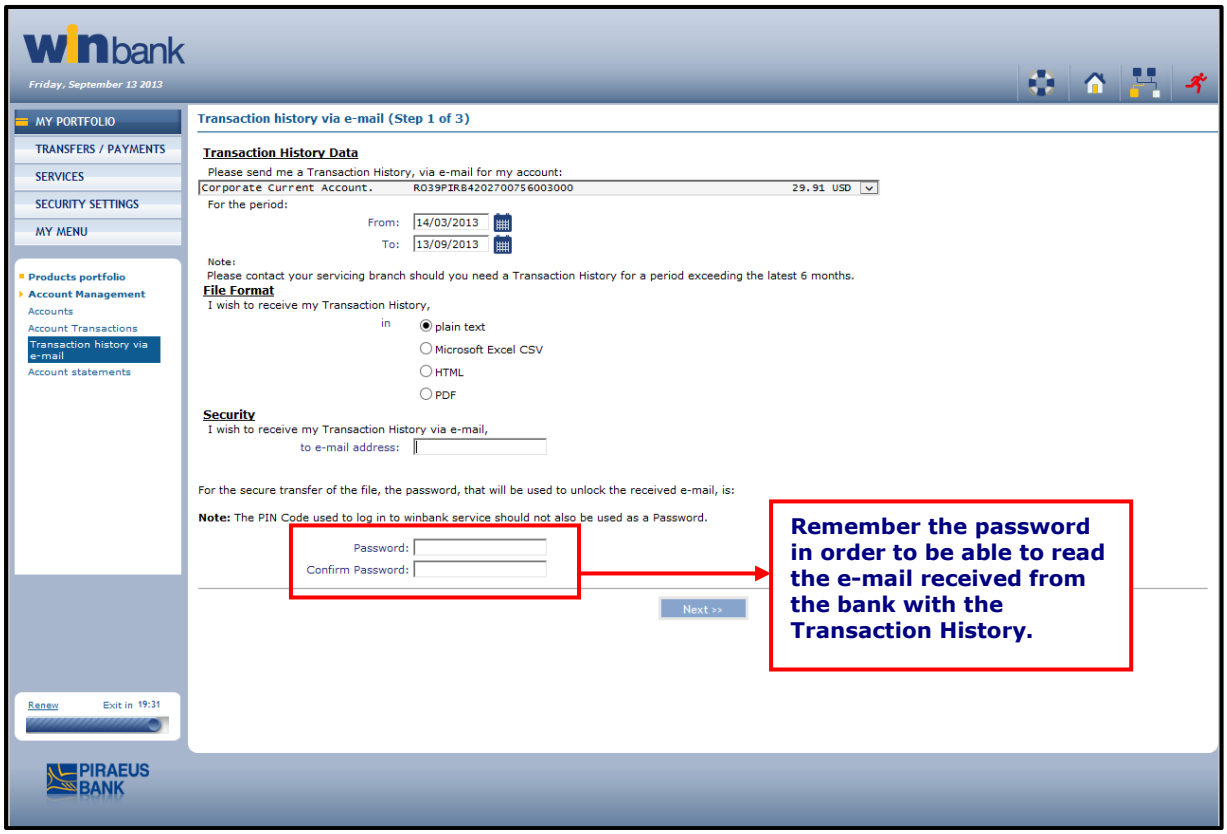
Account Transactions – displays you a list with the transactions of the selected account. As search criteria you may use the period in which the transaction was performed or its Reference. Through winbank service, you will not be able to view the closed accounts or those whose IBAN was modified, no matter the reason.



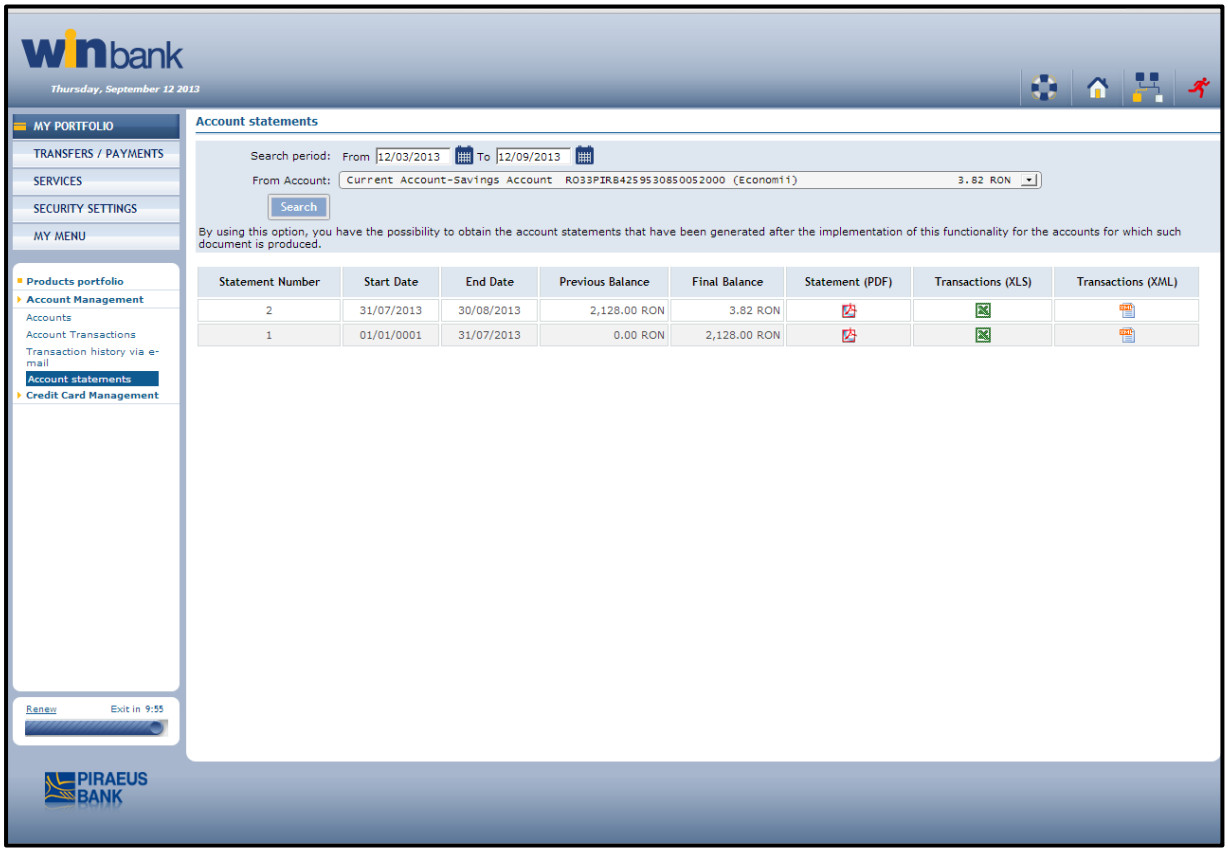
For each transaction, you may:
- View its details, by pressing the button **Details**
- Export the displayed information, by selecting the button **Download CSV** (the exported file will be in CSV format and can be opened with MS Excel) or **Download HTML**
- Print the displayed information by pressing the **Print** button.

Transaction History via e-mail – offers you the possibility to ask for the receipt of the Transaction History of the selected account to the e-mail address that you will specify.

The transmission of the Transaction History via e-mail is done by the bank in a secure way. For this reason you are required to enter your personal passwords in the appropriate fields of the application page. In order for you to successfully open the received file, you will have to remember and use the same password as the one you have submitted in the **Transaction History via e-mail** screen.


Friday, September 13 2013
MY PORTFOLIO
TRANSFERS / PAYMENTS
SERVICES
SECURITY SETTINGS
MY MENU
Products portfolio
Account Management
Accounts
Account Transactions
Transaction history via e-mail
Account statements
Transaction history via e-mail (Step 1 of 3)
Transaction History Data
Please send me a Transaction History, via e-mail for my account:
Corporate Current Account. RO39PIRB4202700756003000 29.91 USD
For the period:
From: 14/03/2013
To: 13/09/2013
Note:
Please contact your servicing branch should you need a Transaction History for a period exceeding the latest 6 months.
File Format
I wish to receive my Transaction History,
in
plain text
Microsoft Excel CSV
HTML
PDF
Security
I wish to receive my Transaction History via e-mail,
to e-mail address:
For the secure transfer of the file, the password, that will be used to unlock the received e-mail, is:
Note: The PIN Code used to log in to winbank service should not also be used as a Password.
Password:
Confirm Password:
Next >>
Remember the password in order to be able to read the e-mail received from the bank with the Transaction History.
Renew
Exit in 19:31
PIRAEUS BANK

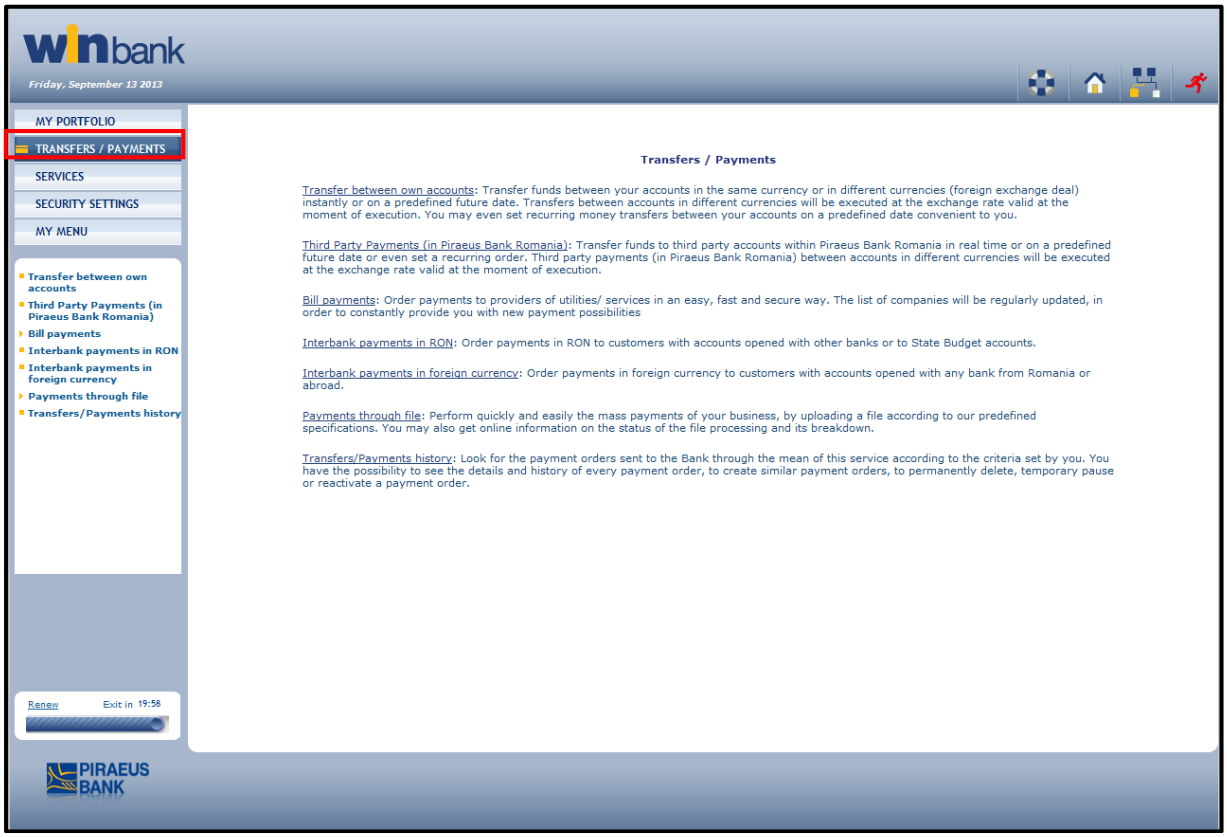
Account statement – offers you the possibility to view online the account statement you can receive in your branch or get the list of your transactions in .xls or .xml format. The account statements that will be displayed are the ones generated after 22nd of October 2012. You may either save or print any of the displayed account statements.


winbank
Thursday, September 12 2013
MY PORTFOLIO
TRANSFERS / PAYMENTS
SERVICES
SECURITY SETTINGS
MY MENU
Products portfolio
Account Management
Accounts
Account Transactions
Transaction history via e-mail
Account statements
Credit Card Management
Renew
Exit in 9:55
PIRAEUS BANK
Account statements
Search period: From 12/03/2013 To 12/09/2013
From Account: Current Account-Savings Account RO33PIRB4259530850052000 (Economii) 3.82 RON
Search
By using this option, you have the possibility to obtain the account statements that have been generated after the implementation of this functionality for the accounts for which such document is produced.
Statement Number
Start Date
End Date
Previous Balance
Final Balance
Statement (PDF)
Transactions (XLS)
Transactions (XML)
2
31/07/2013
30/08/2013
2,128.00 RON
3.82 RON
1
01/01/0001
31/07/2013
0.00 RON
2,128.00 RON

Transfers/ Payments

By selecting the option **Transfers/ Payments**, you can perform the following types of transactions:

I. **Transfers between own accounts in the same or different currencies**
II. **Third Party Payments (in Piraeus Bank Romania) between accounts in the same or different currencies**
III. **Bill payments**
IV. **Interbank payments in RON**
V. **Interbank payments in foreign currency**
VI. **Payments through file**
VII. **Transfers/Payments history**


winbank
Friday, September 13 2013
MY PORTFOLIO
TRANSFERS / PAYMENTS
SERVICES
SECURITY SETTINGS
MY MENU
Transfer between own accounts
Third Party Payments (in Piraeus Bank Romania)
Bill payments
Interbank payments in RON
Interbank payments in foreign currency
Payments through file
Transfers/Payments history
Renew
Exit in 19:58
PIRAEUS BANK
Transfers / Payments
Transfer between own accounts: Transfer funds between your accounts in the same currency or in different currencies (foreign exchange deal) instantly or on a predefined future date. Transfers between accounts in different currencies will be executed at the exchange rate valid at the moment of execution. You may even set recurring money transfers between your accounts on a predefined date convenient to you.
Third Party Payments (in Piraeus Bank Romania): Transfer funds to third party accounts within Piraeus Bank Romania in real time or on a predefined future date or even set a recurring order. Third party payments (in Piraeus Bank Romania) between accounts in different currencies will be executed at the exchange rate valid at the moment of execution.
Bill payments: Order payments to providers of utilities/ services in an easy, fast and secure way. The list of companies will be regularly updated, in order to constantly provide you with new payment possibilities
Interbank payments in RON: Order payments in RON to customers with accounts opened with other banks or to State Budget accounts.
Interbank payments in foreign currency: Order payments in foreign currency to customers with accounts opened with any bank from Romania or abroad.
Payments through file: Perform quickly and easily the mass payments of your business, by uploading a file according to our predefined specifications. You may also get online information on the status of the file processing and its breakdown.
Transfers/Payments history: Look for the payment orders sent to the Bank through the mean of this service according to the criteria set by you. You have the possibility to see the details and history of every payment order, to create similar payment orders, to permanently delete, temporary pause or reactivate a payment order.

I. Transfers between own accounts in the same or different currencies

Through this option you may perform transfers between your accounts with Piraeus Bank in the same currency (ex. RON-RON) or in different currencies (ex. EUR-USD). The currencies allowed for this type of transfer are: RON, EUR, USD, GBP, CHF or HUF.

The transfer may be established by you to be executed immediately, on a future date (scheduled) or you may define this transfer as recurring.

The accounts between which you want to perform the transfer may be selected by clicking on the respective check-box (From/ To).

Afterwards you will introduce the amount that you want to transfer and the transfer details.

Important!

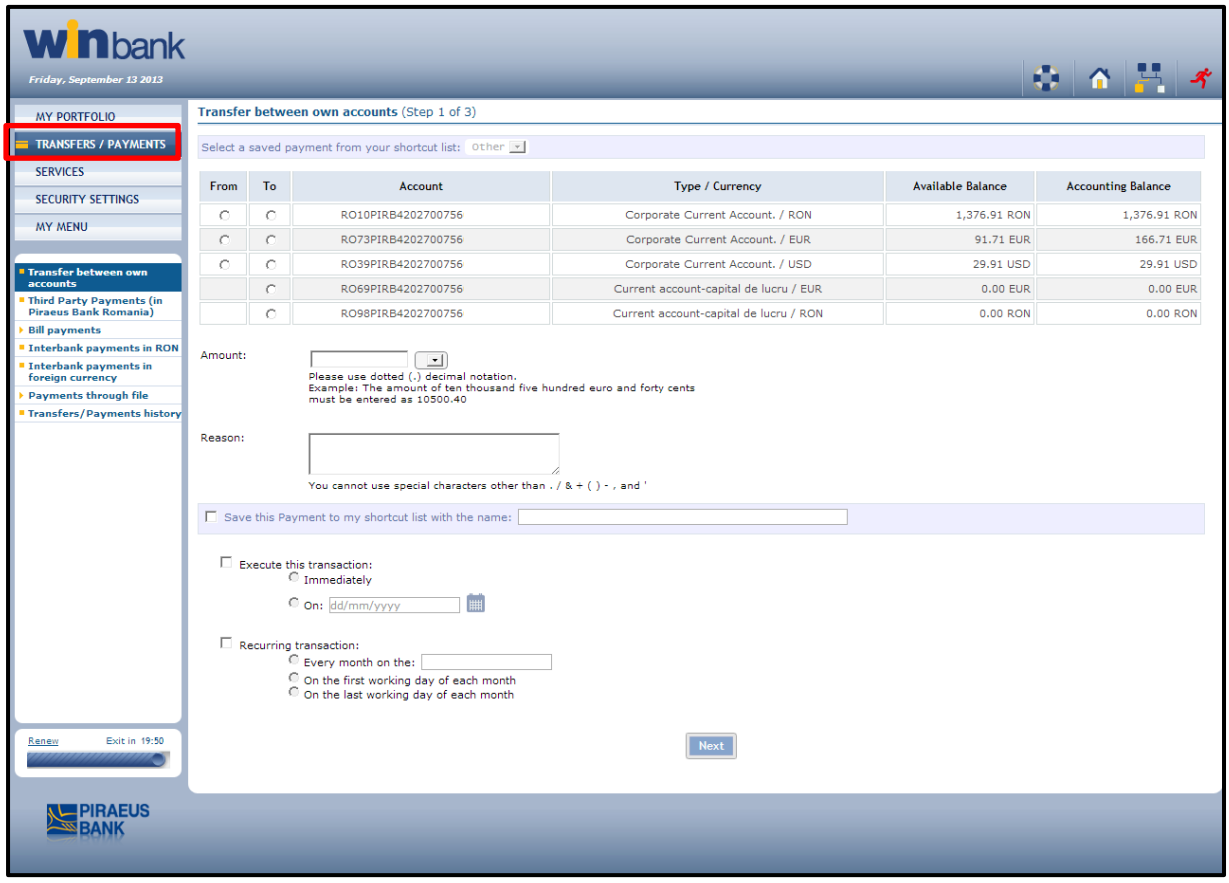
In case you want to make a transfer between accounts in different currencies, the amount to be transferred will be mentioned either in the currency of the account to be debited or in the currency of the account to be credited. The Exchange rate, the Amount that will be debited and the Amount that will be credited will be displayed in the second step of the transfer. The Exchange rate at which the transaction will be executed is the Exchange rate valid at the moment of execution both for transactions with immediate execution and for those with future execution (scheduled/recurring). The transactions will be executed according to the cut-off time and the maximum execution time of transactions.

All scheduled or recurring transactions ordered through winbank (no matter the transaction type) will be executed on the selected date around 8:45 AM.

This type of transfer is not included in the daily limits per customer or total transactions, being performed with no amount restriction.

After the amount is filled in, in order to finalize the transaction, you will have to fill in the field related to the execution date.

For a future faster execution, you have the possibility to save a shortcut for this payment, by giving it a name that will allow you to easily identify it in the future.


winbank
Friday, September 13 2013
MY PORTFOLIO
TRANSFERS / PAYMENTS
SERVICES
SECURITY SETTINGS
MY MENU
Transfer between own accounts
Third Party Payments (in Piraeus Bank Romania)
Bill payments
Interbank payments in RON
Interbank payments in foreign currency
Payments through file
Transfers/Payments history
Renew
Exit in 19:50
Transfer between own accounts (Step 1 of 3)
Select a saved payment from your shortcut list: Other
From
To
Account
Type / Currency
Available Balance
Accounting Balance
RO10PIRB4202700756 Corporate Current Account. / RON 1,376.91 RON 1,376.91 RON
RO73PIRB4202700756 Corporate Current Account. / EUR 91.71 EUR 166.71 EUR
RO39PIRB4202700756 Corporate Current Account. / USD 29.91 USD 29.91 USD
RO69PIRB4202700756 Current account-capital de lucru / EUR 0.00 EUR 0.00 EUR
RO98PIRB4202700756 Current account-capital de lucru / RON 0.00 RON 0.00 RON
Amount:
Please use dotted (.) decimal notation.
Example: The amount of ten thousand five hundred euro and forty cents must be entered as 10500.40
Reason:
You cannot use special characters other than . / & + ( ) - , and '
Save this Payment to my shortcut list with the name:
Execute this transaction:
Immediately
On: dd/mm/yyyy
Recurring transaction:
Every month on the:
On the first working day of each month
On the last working day of each month
Next
PIRAEUS BANK

Third Party Payments (in Piraeus Bank Romania) between accounts in the same or different currencies

Trough this menu you can pay/transfer funds from your own account to an account of another Piraeus Bank customer, both in the same currency or in different currencies. For transfers between accounts in different currencies, the transaction will be performed at the exchnage rate valid at the time of execution. The currencies allowed for this type of transfer are: RON, EUR, USD, GBP, CHF or HUF.

The transfer may be established by you to be executed immediately, on a future date (scheduled) or you may define this transfer as recurring.

Important!

In case you want to make a transfer between accounts in different currencies, the amount to be transferred will be mentioned either in the currency of the account to be debited or in the currency of the account to be credited. The Exchange rate, the Amount that will be debited and the Amount that will be credited will be displayed in the second step of the transfer. The Exchange rate at which the transaction will be executed is the Exchange rate valid at the moment of execution both for transactions with immediate execution and for those with future execution (scheduled/recurring). The transactions will be executed according to the cut-off time and the maximum execution time of transactions so as the transfers that imply a foreign exchange (no matter if it is between own accounts or to third parties) and that are ordered between 5:00 PM-09:00 AM will not exceed the maximum amount of 10,000 EUR or equivalent.

Select the account from which you want to perform the transfer, fill in the beneficiary name and his account number.
Attention! In case of payments from resident to non-residents in amounts of 50,000 EUR (or equivalent of this amount in the transaction currency) the field „Transaction code" is mandatory to be filled in.

According to the regulations in force, the above terms are defined as follows:
Residents:

1. Individuals – Romanian citizens, foreign citizens and stateless persons having the domicile in Romania as it results from the identity documents issued according to the law;
2. Companies and any other entities with headquarters in Romania as well as individuals, Romanian citizens, foreign citizens and stateless persons with domicile in Romania, which are authorized and/ or registered to carry on independent economic activities within the Romanian borders according to the conditions established by the in force regulations;
3. Branches, agencies, representatives, offices belonging to foreign companies or other foreign entities, registered and/ or authorized to carry on activities in Romania;
4. Embassies, consulates and other representatives and permanent missions of Romania abroad;

Non-rezidents:

1. Individuals – Romanian citizens, foreign citizens and stateless persons having the domicile abroad as it results from the identity documents issued according to the law;
2. Companies and any other entities with headquarters abroad as well as individuals, Romanian citizens, foreign citizens and stateless persons with domicile abroad, which are authorized and/ or registered to carry on independent economic activities abroad according to the conditions established by the in force regulations;

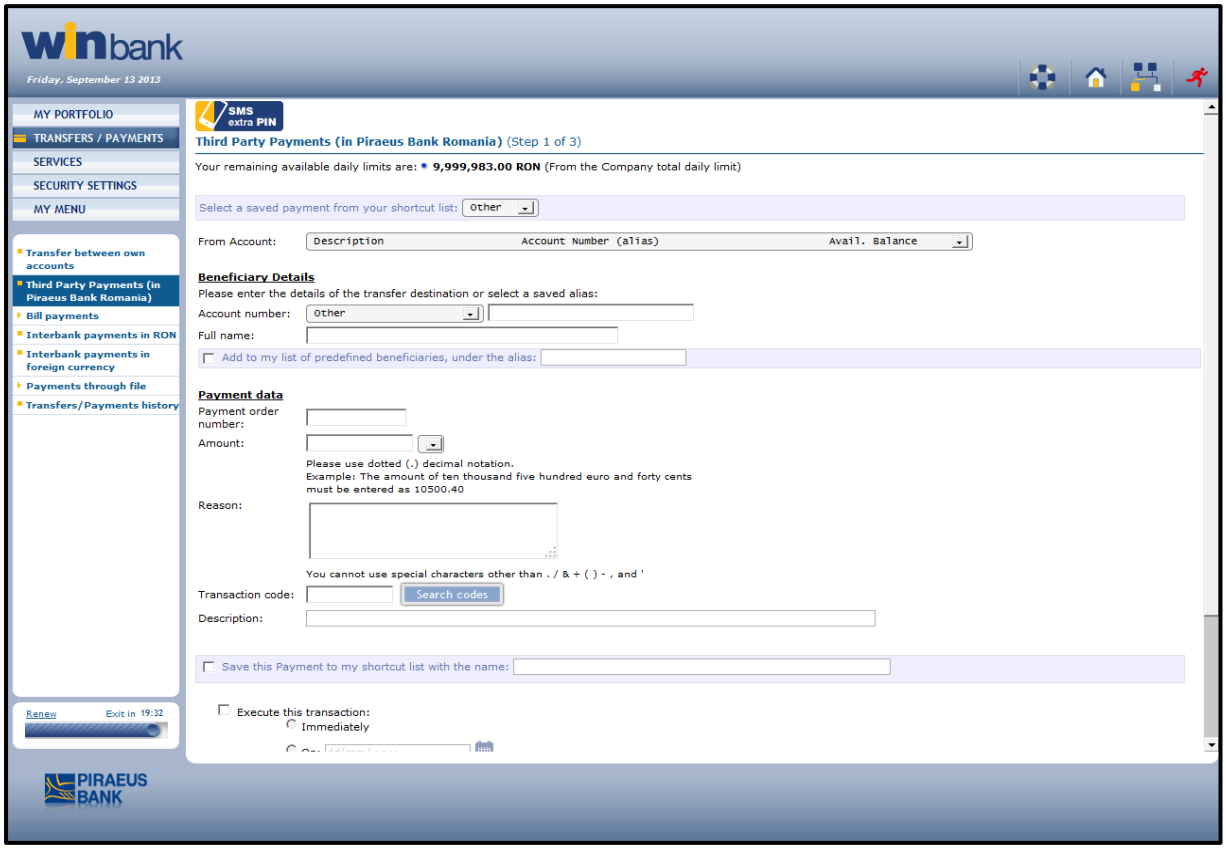
3. Branches, agencies, representatives, offices belonging to Romanian companies or other Romanian entities, registered and/ or authorized to carry on activities abroad;
4. Embassies, consulates and other representatives and permanent missions of other states in Romania as well as international organizations or representatives of such organizations that carry on activities in Romania;

Further on you have to fill in:
- The amount you want to transfer/pay
- The Payment order number (from your own records)
- The Payment details
- The Transaction code (whenever it is required).

In case you have a beneficiary to which you repeatedly transfer funds, you can save it as a predefined beneficiary directly from the screen you input the transaction by using the option ”Add to my list of predefined beneficiaries, under the alias:”. In this way the beneficiary will remain saved in the dropdown list displayed next to the “Account number” field and whenever selected, the fields “Account number” and “Full name” will be automatically filled in.

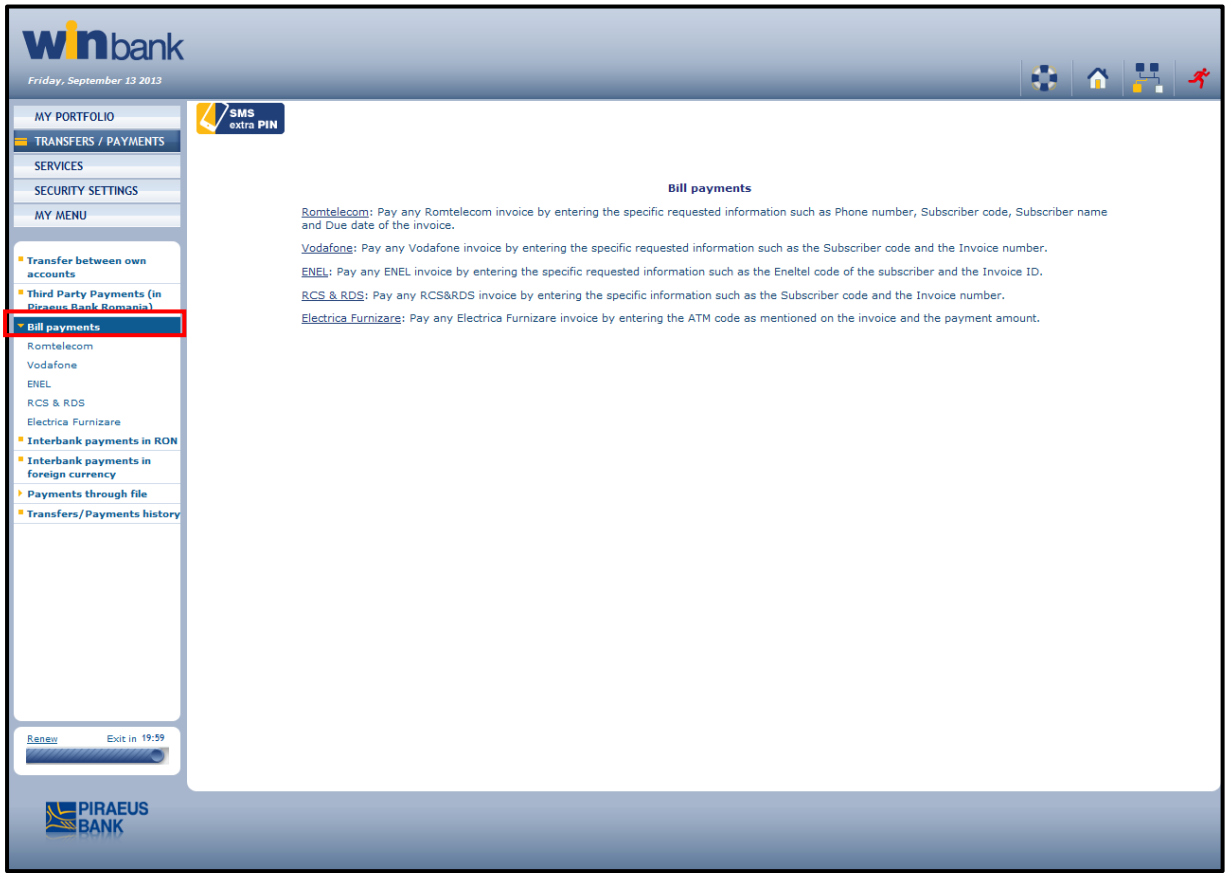
Additionally, in case you have a transaction of this type that you order frequently, you may save the details and fields of the respective transaction as a template by using the option „Save this Payment to my shortcut list with the name”. In this way, when you want to perform a payment similar to the one already saved, you may choose it from the dropdown list displayed next to the field ”Select a saved payment from your shortcut list:”. Whenever selected, all the fields will be automatically filled in with the saved data but you will have the possibility to change any of them.

In order to finalize the transaction, you will have to fill in the field regarding to the date of execution.


winbank
Friday, September 13 2013
MY PORTFOLIO
TRANSFERS / PAYMENTS
SERVICES
SECURITY SETTINGS
MY MENU
Transfer between own accounts
Third Party Payments (in Piraeus Bank Romania)
Bill payments
Interbank payments in RON
Interbank payments in foreign currency
Payments through file
Transfers/Payments history
Renew
Exit in 19:32
SMS extra PIN
Third Party Payments (in Piraeus Bank Romania) (Step 1 of 3)
Your remaining available daily limits are: 9,999,983.00 RON (From the Company total daily limit)
Select a saved payment from your shortcut list: Other
From Account: Description Account Number (alias) Avail. Balance
Beneficiary Details
Please enter the details of the transfer destination or select a saved alias:
Account number: Other
Full name:
Add to my list of predefined beneficiaries, under the alias:
Payment data
Payment order number:
Amount:
Please use dotted (.) decimal notation.
Example: The amount of ten thousand five hundred euro and forty cents must be entered as 10500.40
Reason:
You cannot use special characters other than . / & + ( ) - , and '
Transaction code:
Search codes
Description:
Save this Payment to my shortcut list with the name:
Execute this transaction:
Immediately
PIRAEUS BANK

II. Bill Payments

You have the possibility to effect payments to providers of utilities/ services in an easy, fast and secure way. The list of companies will be updated with all the new available providers.


winbank
Friday, September 13 2013
MY PORTFOLIO
TRANSFERS / PAYMENTS
SERVICES
SECURITY SETTINGS
MY MENU
Transfer between own accounts
Third Party Payments (in Piraeus Bank Romania)
Bill payments
Romtelecom
Vodafone
ENEL
RCS & RDS
Electrica Furnizare
Interbank payments in RON
Interbank payments in foreign currency
Payments through file
Transfers/Payments history
Renew
Exit in 19:59
SMS extra PIN
Bill payments
Romtelecom: Pay any Romtelecom invoice by entering the specific requested information such as Phone number, Subscriber code, Subscriber name and Due date of the invoice.
Vodafone: Pay any Vodafone invoice by entering the specific requested information such as the Subscriber code and the Invoice number.
ENEL: Pay any ENEL invoice by entering the specific requested information such as the Eneltel code of the subscriber and the Invoice ID.
RCS & RDS: Pay any RCS&RDS invoice by entering the specific information such as the Subscriber code and the Invoice number.
Electrica Furnizare: Pay any Electrica Furnizare invoice by entering the ATM code as mentioned on the invoice and the payment amount.
PIRAEUS BANK

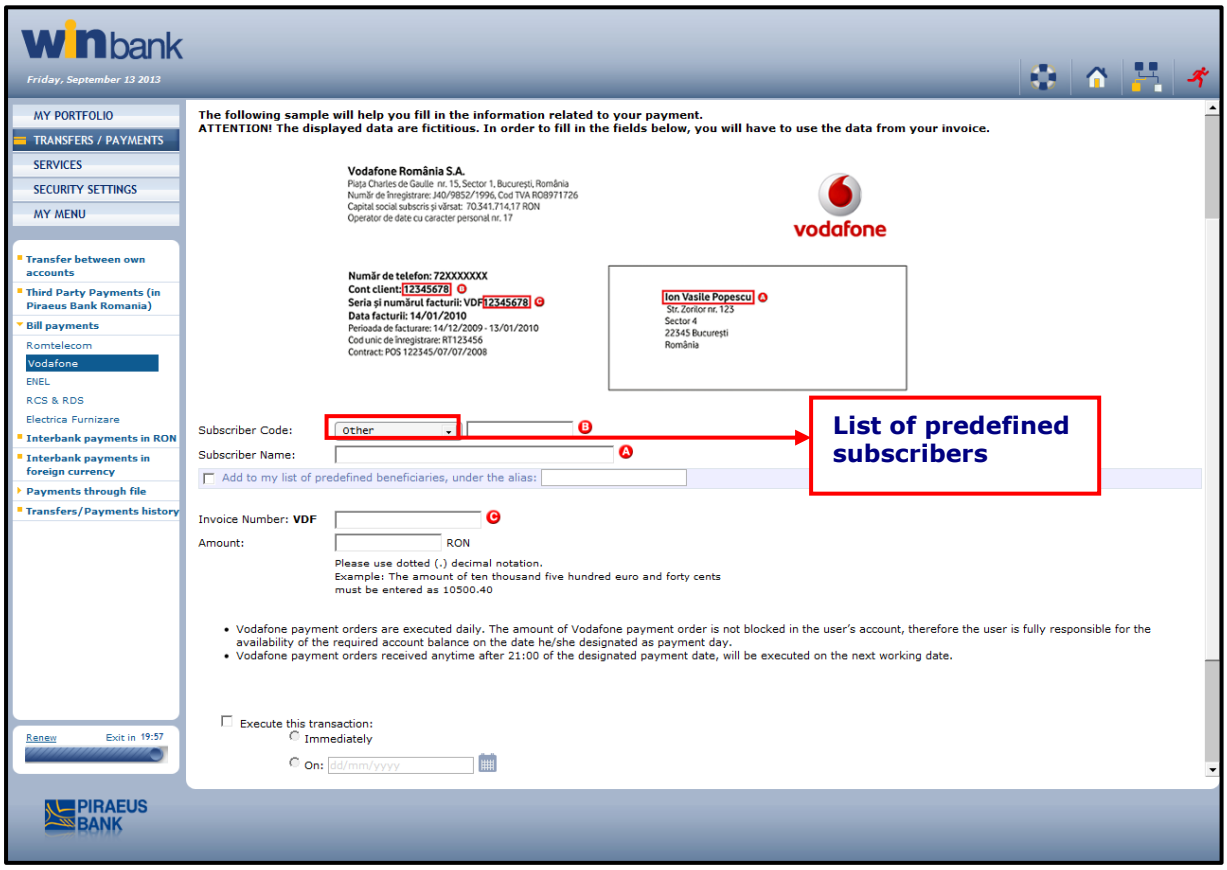
For performing a payment to a provider of utilities/ services, select the specific provider from the displayed list with providers. The information necesary to be filled in will differ per provider.

After filling in all the specific information and the payment amount, select the payment method.

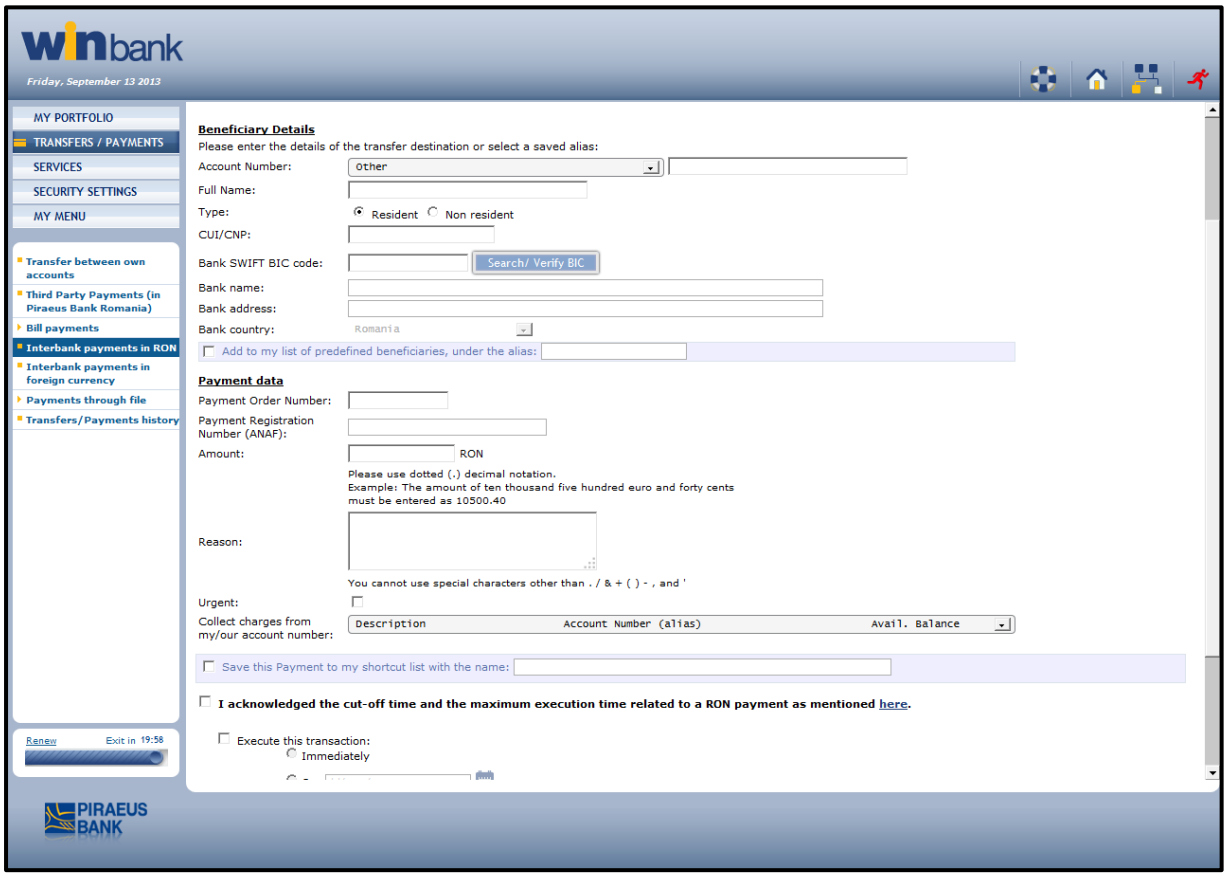
The transfer may be established by you to be executed immediately, on a future date or you can define this transfer as recurring.

In case you have a subscriber code for which you perform payments regularly, you can save it as a predefined beneficiary directly from the screen you input the transaction by using the option ”Add to my list of predefined beneficiaries, under the alias:”.

After the subscriber is predefined, you may select from the drop-down list displayed next to the field „Subscriber code”, the alias established for the code, the subscriber code being automatically filled in in the respective field.


Friday, September 13 2013
MY PORTFOLIO
TRANSFERS / PAYMENTS
SERVICES
SECURITY SETTINGS
MY MENU
Transfer between own accounts
Third Party Payments (in Piraeus Bank Romania)
Bill payments
Romtelecom
Vodafone
ENEL
RCS & RDS
Electrica Furnizare
Interbank payments in RON
Interbank payments in foreign currency
Payments through file
Transfers/Payments history
Renew
Exit in 19:57
The following sample will help you fill in the information related to your payment.
ATTENTION! The displayed data are fictitious. In order to fill in the fields below, you will have to use the data from your invoice.
Vodafone România S.A.
Piața Charles de Gaulle nr. 15, Sector 1, București, România
Număr de înregistrare: J40/9852/1996, Cod TVA RO8971726
Capital social subscris și vărsat: 70.541.714,17 RON
Operator de date cu caracter personal nr. 17
vodafone
Număr de telefon: 72XXXXXXX
Cont client: 12345678
Seria și numărul facturii: VDF12345678
Data facturii: 14/01/2010
Perioada de facturare: 14/12/2009 - 13/01/2010
Cod unic de înregistrare: RT123456
Contract: POS 122345/07/07/2008
Ion Vasile Popescu
Str. Zorilor nr. 123
Sector 4
22345 București
România
Subscriber Code:
Other
Subscriber Name:
Add to my list of predefined beneficiaries, under the alias:
List of predefined subscribers
Invoice Number: VDF
Amount:
RON
Please use dotted (.) decimal notation.
Example: The amount of ten thousand five hundred euro and forty cents must be entered as 10500.40
Vodafone payment orders are executed daily. The amount of Vodafone payment order is not blocked in the user's account, therefore the user is fully responsible for the availability of the required account balance on the date he/she designated as payment day.
Vodafone payment orders received anytime after 21:00 of the designated payment date, will be executed on the next working date.
Execute this transaction:
Immediately
On:
dd/mm/yyyy
PIRAEUS BANK

III. Interbank Payments in RON



Through this option you have the possibility to make payments:

- Into your partners' business accounts, opened with other banks in Romania
- To the State Budget.

After selecting the Payment account („From" field), fill in:

- The Beneficiary account (if the IBAN is valid then the fields „Bank SWIFT BIC code" , „Bank name" and „Bank address" will be automatically filled in)
- The Beneficiary name
- The Beneficiary Type (resident/non-resident)
- The Beneficiary CUI/CNP (compulsory for State Budget payments)
- The Payment reference (from your own records)
- The Payment Registration Number (ANAF) (only when is mandatory and only for State Budget payments)
- The transaction Amount and
- Transaction details.

Important!

For this type of transfer you have the possibility to choose the payment charges to be debided from another account, different than the one from which the transfer is executed. In this respect you can choose from the drop-down list the account you wish to use for the fee collection.

Beneficiary type (Resident or Non-resident) will be selected by you (The terms Resident, Non-resident are defined under the chapter **Third Party Payments (in Piraeus Bank Romania)**).

In case you have a beneficiary to which you repeatedly transfer funds, you can save it as a predefined beneficiary directly from the screen you input the transaction by using the option "Add to my list of predefined beneficiaries, under the alias:". In this way the beneficiary will remain saved in the dropdown list displayed next to the "Account number" field and whenever selected, the fields "Account number" and "Full name" will be automatically filled in.

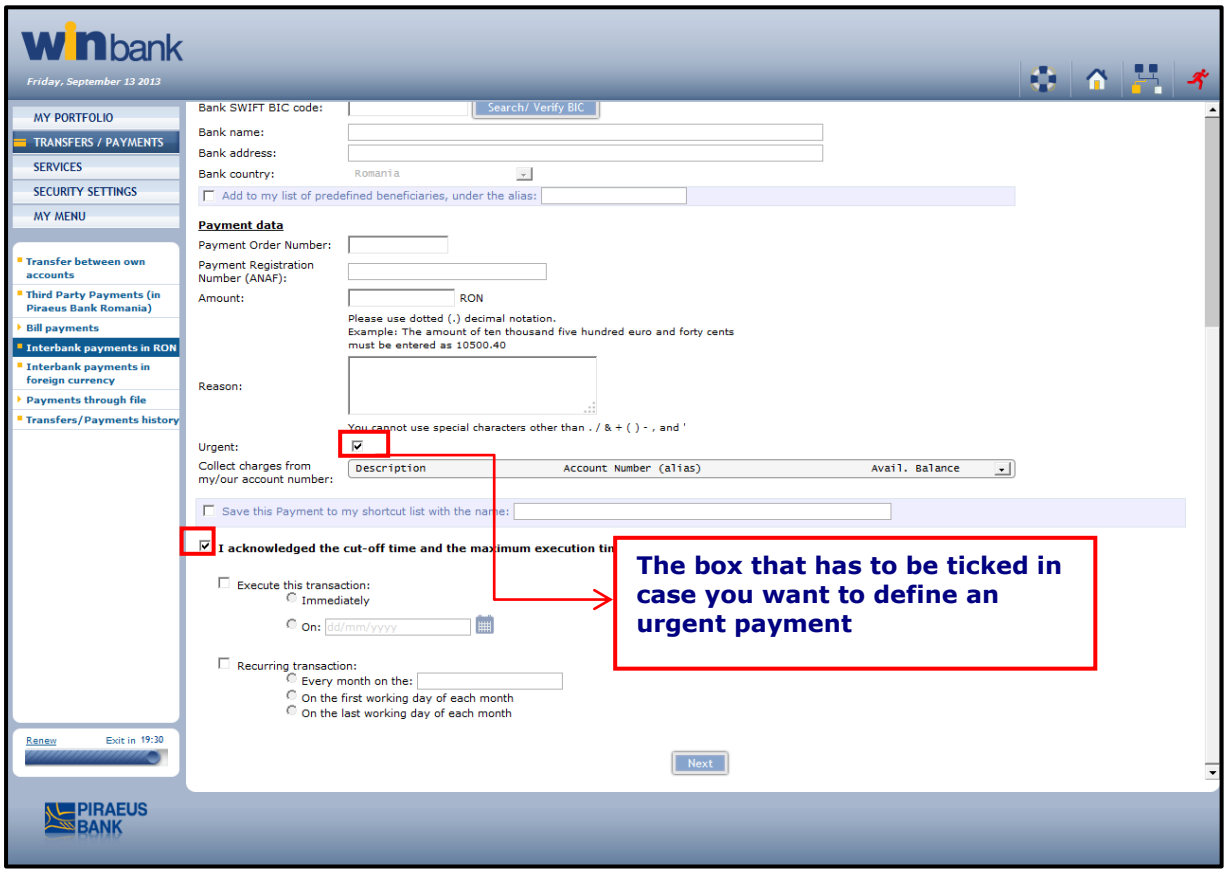
Additionally, in case you have a transaction of this type that you order frequently, you may save the details and fields of the respective transaction as a template by using the option „Save this Payment to my shortcut list with the name". In this way, when you want to perform a payment similar to the one already saved, you may choose it from the dropdown list displayed next to the field "Select a saved payment from your shortcut list:". Whenever selected, all the fields will be automatically filled in with the saved data but you will have the possibility to change any of them.

Next you will have to choose the execution mode of the transfer:

- Immediately or on a certain date
- Recurring: in the first or the last working day of the month, or in a certain day of the month

You may establish also to order the payment as **Urgent** (the transfer to the beneficiary being done through the clearing system for high value and urgent payments and not through one of the three compensation sessions – SENT system). Because the clearing system of this type of transaction is different, the related costs are also different from those charged for a small payment transmitted normally through one of the three compensation sessions.
Before pressing the button **Next**, check the box through which you admit that you acknowledged the Cut-off time and the maximum execution time of a RON payment detailed under the link **here**.

The Cut-Off time and the maximum execution time for transactions may be found also on the Bank' web page to the corresponding link.


Friday, September 13 2013
MY PORTFOLIO
TRANSFERS / PAYMENTS
SERVICES
SECURITY SETTINGS
MY MENU
Transfer between own accounts
Third Party Payments (in Piraeus Bank Romania)
Bill payments
Interbank payments in RON
Interbank payments in foreign currency
Payments through file
Transfers/Payments history
Renew
Exit in 19:30
Bank SWIFT BIC code:
Search/ Verify BIC
Bank name:
Bank address:
Bank country:
Romania
Add to my list of predefined beneficiaries, under the alias:
Payment data
Payment Order Number:
Payment Registration Number (ANAF):
Amount:
RON
Please use dotted (.) decimal notation.
Example: The amount of ten thousand five hundred euro and forty cents must be entered as 10500.40
Reason:
You cannot use special characters other than . / & + ( ) - , and '
Urgent:
Collect charges from my/our account number:
Description
Account Number (alias)
Avail. Balance
Save this Payment to my shortcut list with the name:
I acknowledged the cut-off time and the maximum execution tim
Execute this transaction:
Immediately
On:
dd/mm/yyyy
Recurring transaction:
Every month on the:
On the first working day of each month
On the last working day of each month
Next
PIRAEUS BANK
The box that has to be ticked in case you want to define an urgent payment

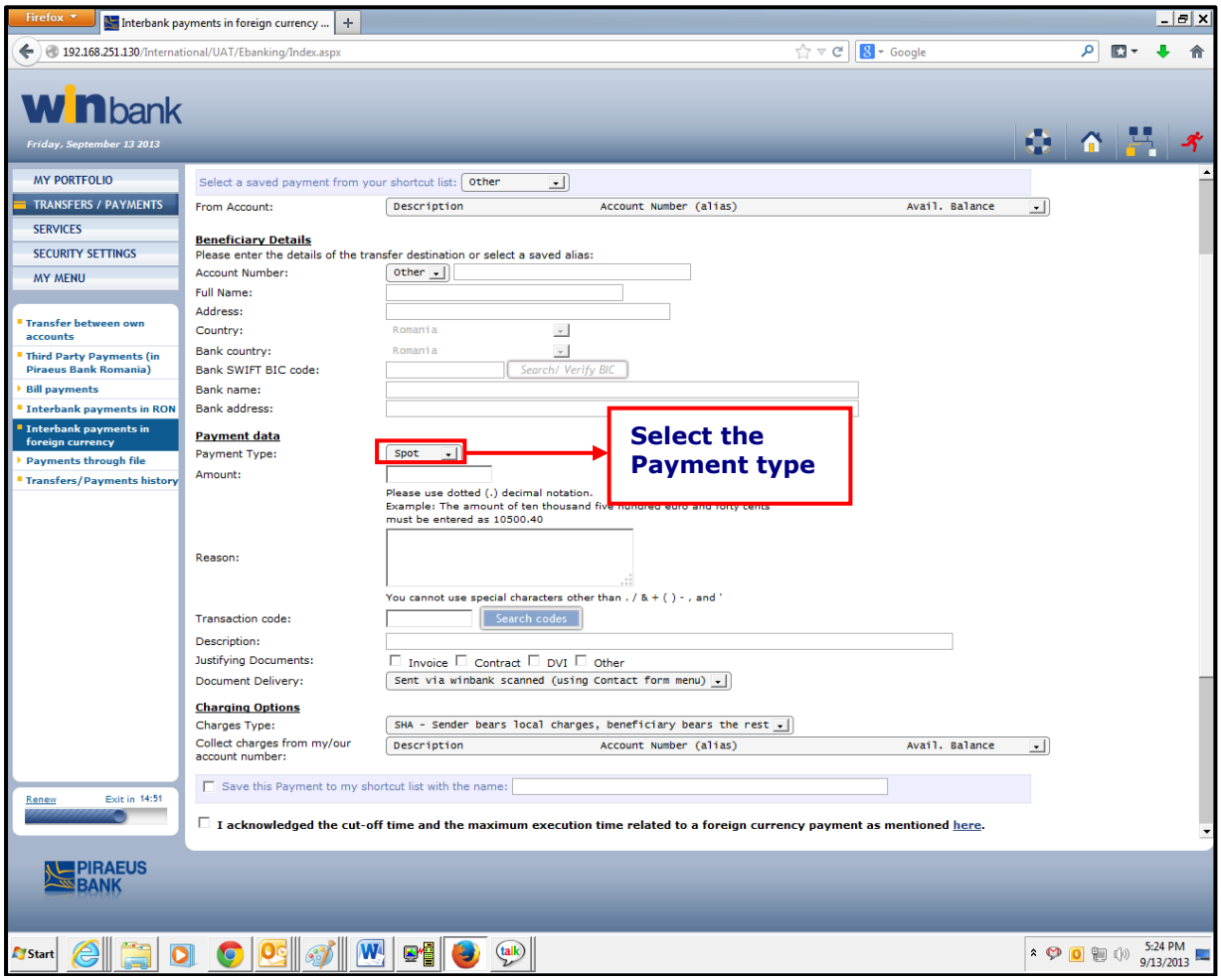
IV. Interbank Payments in foreign currency

Through this option you have the possibility to make payments in foreign currency to your business partners with accounts opened with banks in Romania or abroad.

In order to make this type of payment, you have to submit to the Bank, within 10 days, the Justifying documents that you marked in the screen upon payment ordering and the DPE form (Foreign payment order)/ Payment Order signed by you in original, according to the legislation in force.

The data from the screen will be filled in as follows:

- Select the payer's account number
- Fill in the beneficiary details: (account number, beneficiary name, address and country, SWIFT/BIC code of the beneficiay bank (similar to interbank payments in RON) or Clearing House Code for payments to US, when you fill in a valid SWIFT/BIC code, the fields Bank name, Bank Address and Bank Country will be automatically filled in)
- Select the Payment type: **Spot/Urgent/Express**



In case you have a beneficiary to which you repeatedly transfer funds, you can save it as a predefined beneficiary directly from the screen you input the transaction by using the option "Add to my list of predefined beneficiaries, under the alias:". In this way the beneficiary will remain saved in the dropdown list displayed next to the "Account number" field and whenever selected, the fields related to the beneficiary will be automatically filled in.

Additionally, in case you have a transaction of this type that you order frequently, you may save the details and fields of the respective transaction as a template by using the option „Save this Payment to my shortcut list with the name". In this way, when you want to perform a payment similar to the one already saved, you may choose it from the dropdown list displayed next to the field "Select a saved payment from your shortcut list:". Whenever selected, all the fields will be automatically filled in with the saved data but you will have the possibility to change any of them.

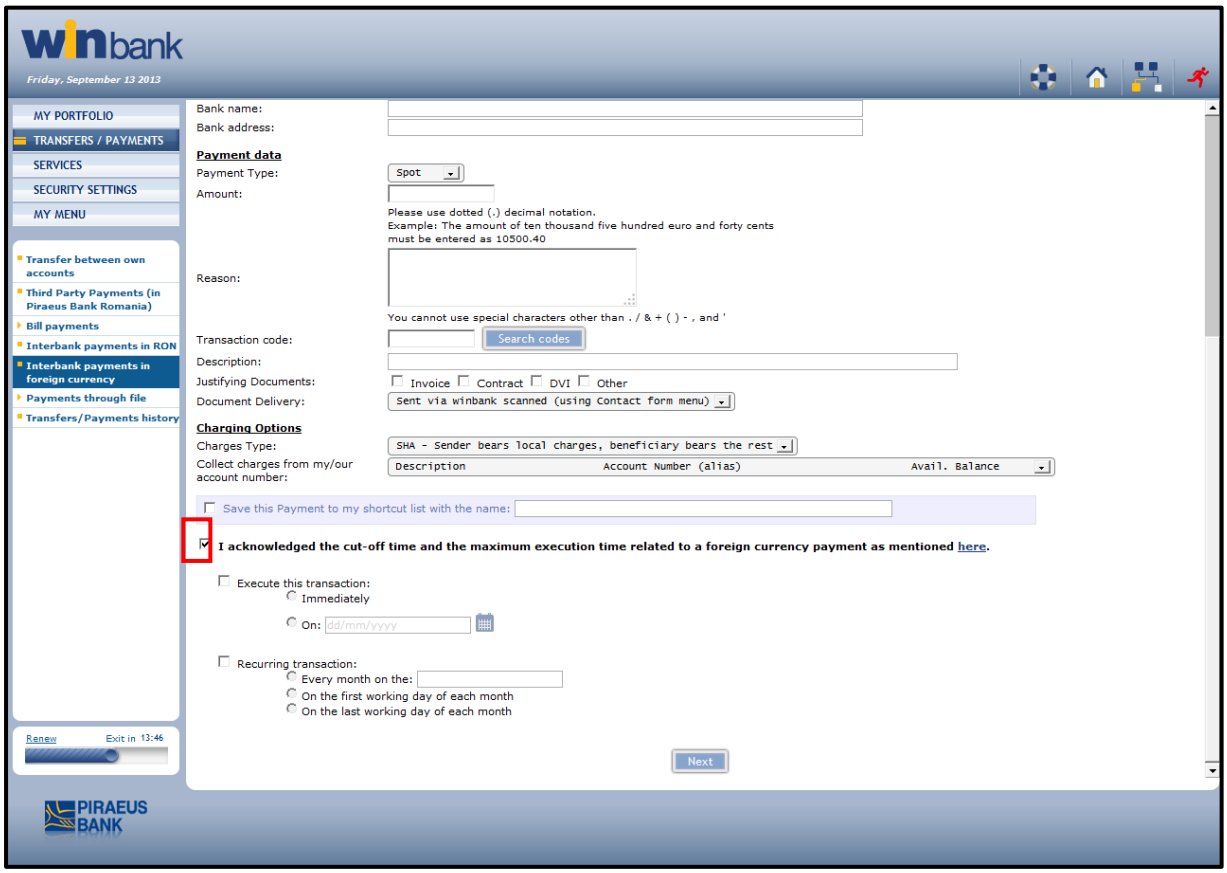
- Fill in the Amount, Transaction details, Transaction code (in case a resident makes a payment to a non-resident). The transaction code may be searched with the help of Search/Verify BIC button by entering either the code or its description.
- Check the Justifying documents for the payment. These documents will have to be brought to the Bank within 10 days from the ordering day.
- Select the type of commissions: OUR (commissions are covered by the payer), SHA (commissions are shared between the payer – he pays the commission of the payer's

bank and the beneficiary – he pays the other commissions of the payment) and BEN (the payment commissions are covered by the beneficiary).

- Select the execution mode of the transaction:
  - Immediately or at a certain date
  - Recurring: on the first or the last working day of the month, or on a certain day of the month

Important!

For this type of transfer you have the possibility to choose the payment charges to be debided from another account, different than the one from which the transfer is executed. In this respect you can choose from the drop-down list, the account you wish to use for the fee collection.



Before pressing the button **Next**, check the box through which you admit that you acknowledged the cut-off time and the maximum execution time of a foreign currency payment payment detailed under the link **here**.

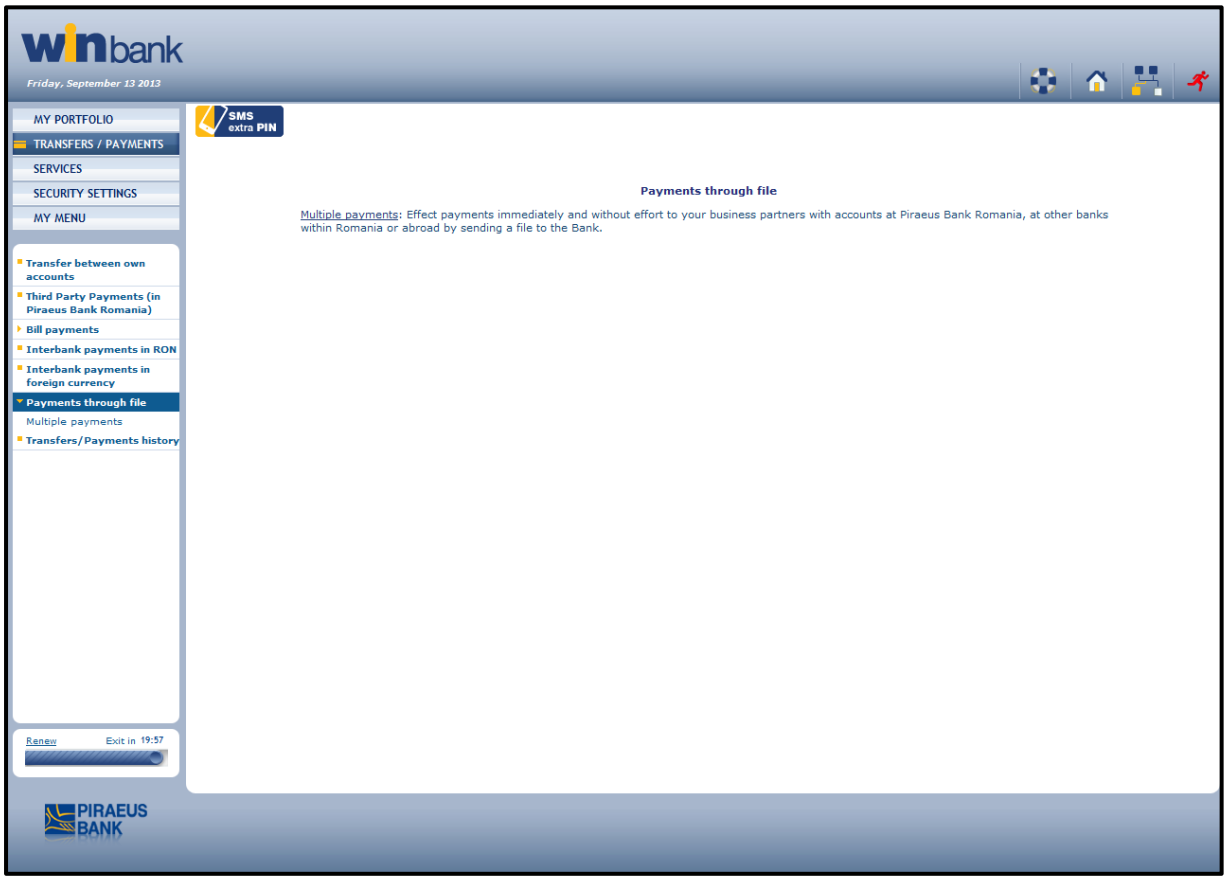
The Cut-off time and the maximum execution time for transactions may be found also on the Bank' web page to the corresponding link.

V. Payments through file (option available for companies)

1. Multiple payments

Through this option you may perform payments to your business partners with accounts at Piraeus Bank Romania, at other banks within Romania or abroad by sending a file to the Bank.

Attention!!! This option cannot be used for the payment of salaries by the companies that have a convention for salaries payment concluded with the bank.


winbank
Friday, September 13 2013
MY PORTFOLIO
TRANSFERS / PAYMENTS
SERVICES
SECURITY SETTINGS
MY MENU
Transfer between own accounts
Third Party Payments (in Piraeus Bank Romania)
Bill payments
Interbank payments in RON
Interbank payments in foreign currency
Payments through file
Multiple payments
Transfers/Payments history
Renew
Exit in 19:57
SMS extra PIN
Payments through file
Multiple payments: Effect payments immediately and without effort to your business partners with accounts at Piraeus Bank Romania, at other banks within Romania or abroad by sending a file to the Bank.
PIRAEUS BANK

The format of the file may be:
- .csv
- .roi
- .roa.

The encoding of the file must be UTF-8.

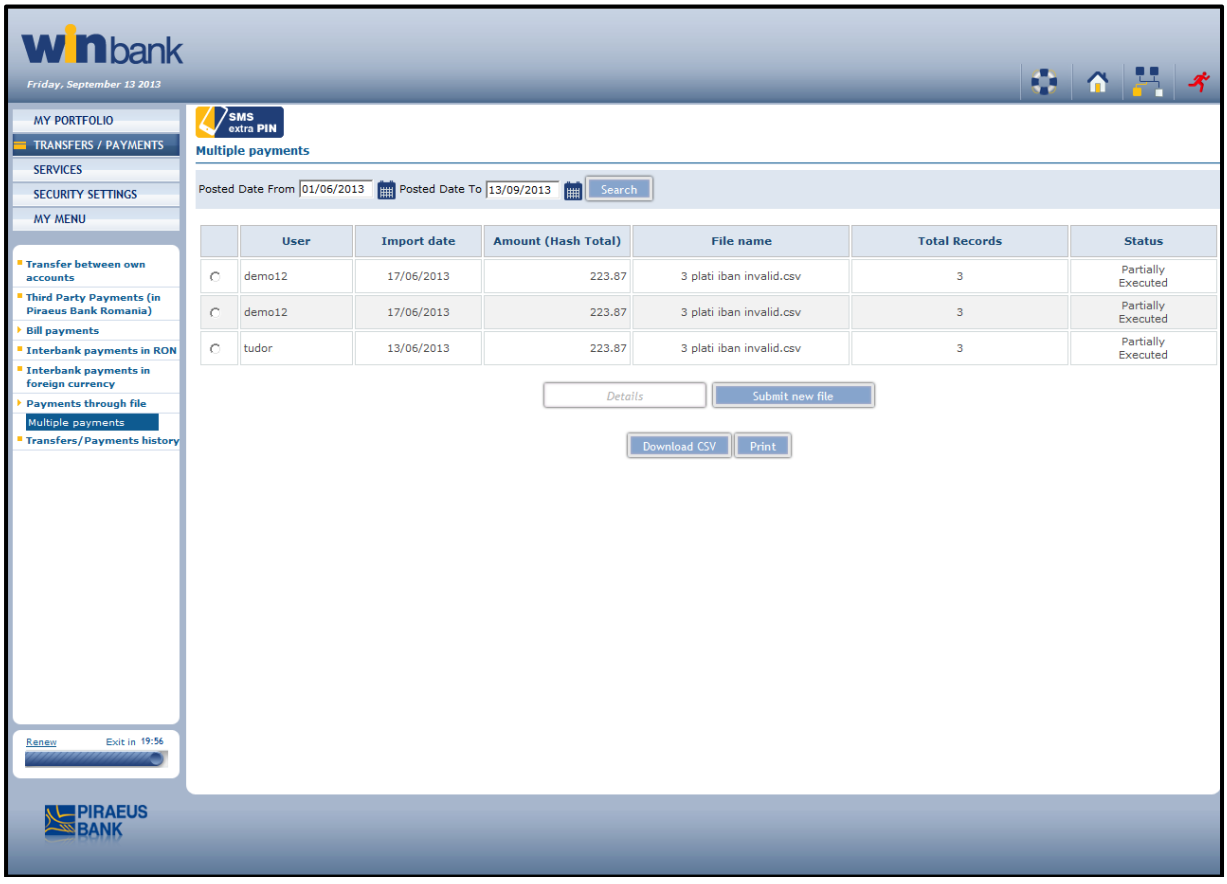
According to the file format, the accepted payment types are as follows:

File format	Accepted payment type
.csv	- Third Party Payments (within Piraeus Bank Romania) - Interbank payments in RON - Interbank payments in Foreign Currency
.roi	- Third Party Payments (within Piraeus Bank Romania) in RON - Interbank payments in RON

.roa	- Third Party Payments (within Piraeus Bank Romania) in foreign currency - Interbank payments in Foreign Currency – by Swift

The transactions will be executed by respecting the cut-off time and the maximum execution time applied for the types of transactions that may be included in the file. The cut-off time for executing the transactions with the same value date may be found on the bank's website at the corresponding link.
The transactions will be sent for processing after they are authorized by the designated users according to the limits and restrictions established for them per type of transaction (Third Party Payments (within Piraeus Bank Romania), Interbank payments in RON, Interbank payments in foreign currency). Additionally, you may establish amount limits and approval scenarios also for files.

In the displayed screen, you may view all the files uploaded within the last month, no matter the status of the file. In order to view the files imported on a certain date or within a different timeframe, you may modify the dates displayed in the field *Posted Date (From/ To)* and press the button *Search*.

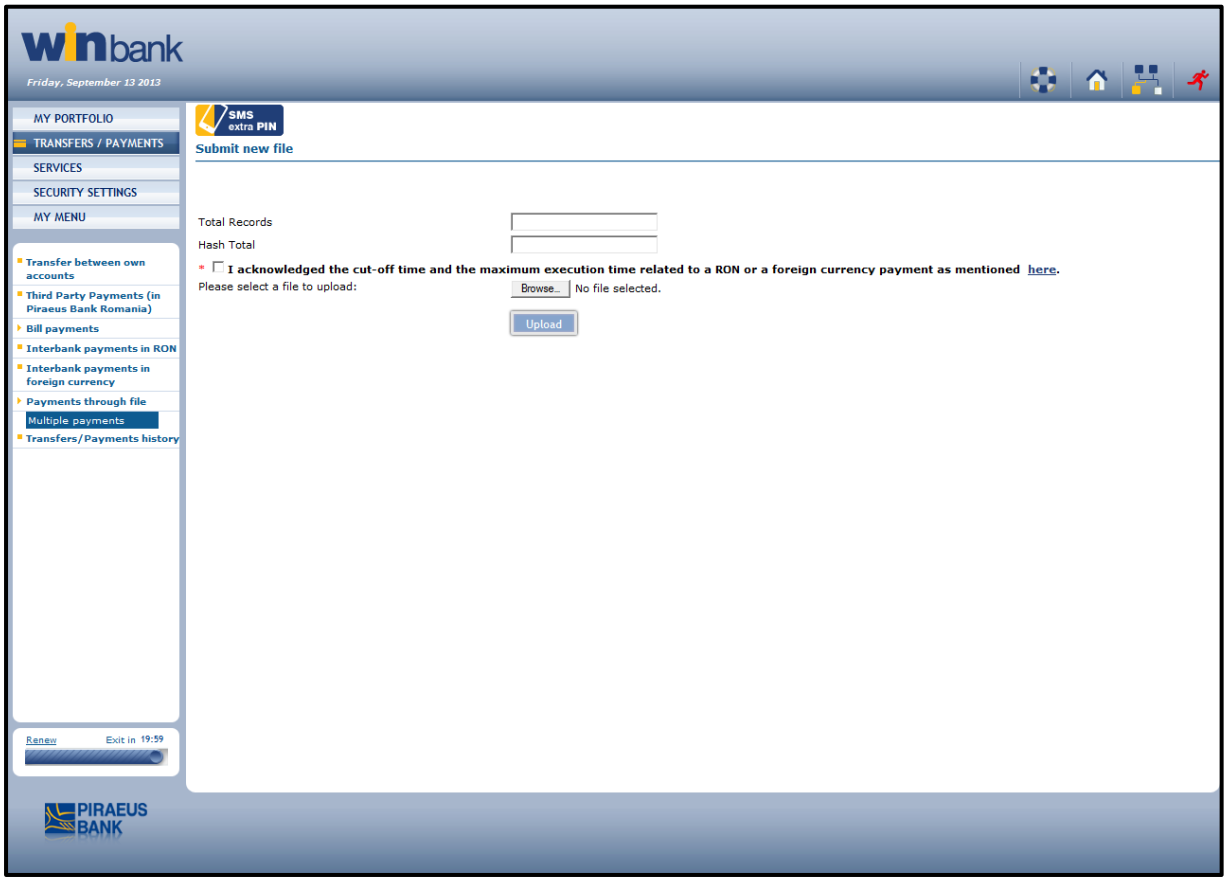


The statuses of a file may be:

Status	Description
Completed	- status displayed for files in which payments have Submission Status = Submitted successfully
Failed	- status displayed for files in which payments have Submission Status = Failed
Partially executed	- status displayed for files in which at least one payment has

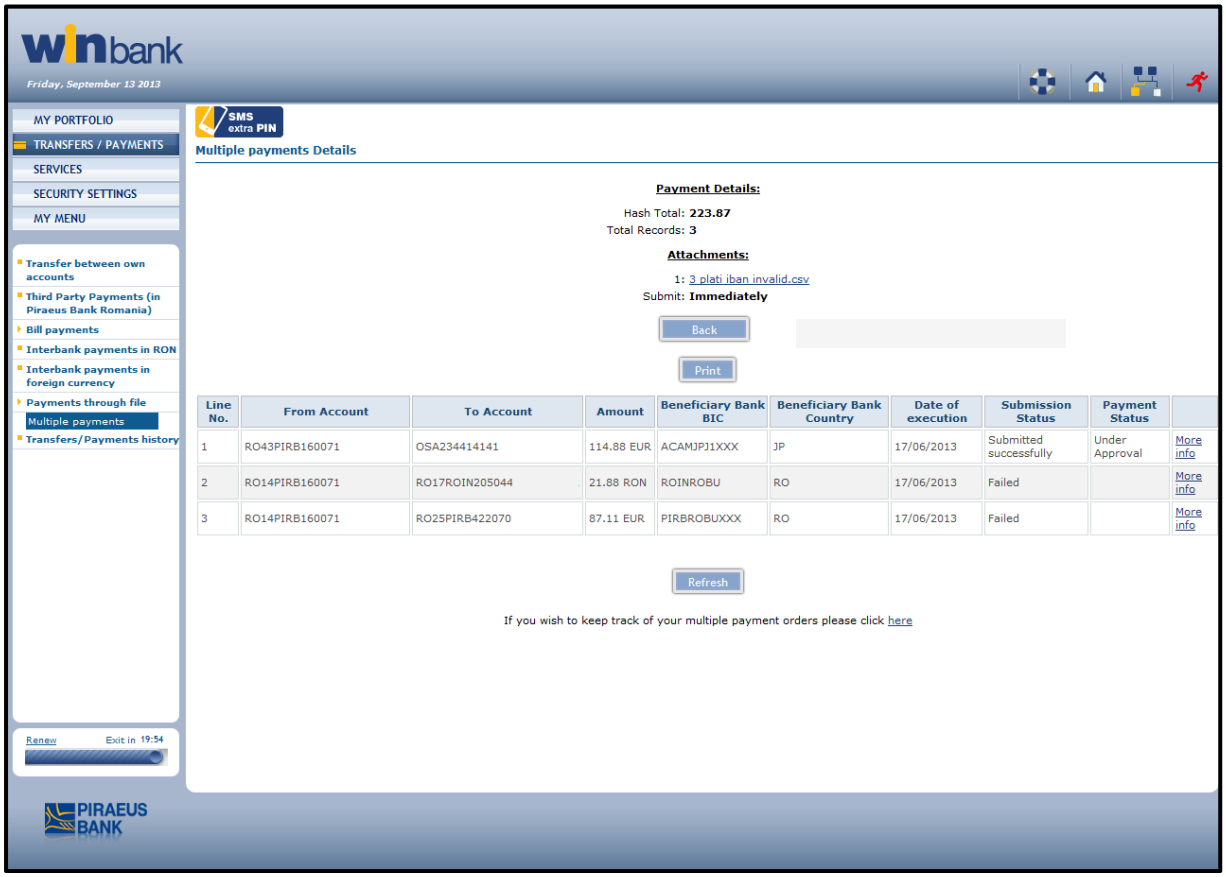
	Submission Status = Failed
Pending	- status displayed for files in which all payments have Submission Status = Ready to execute
Under approval	- status displayed in case the file needs approval; Submission Status = Created

After creating the file according to the document **Specifications for Multiple payments files** (available in the application under **SERVICES– Useful information**), in order to upload it you will have to press the button *Submit new file*.



In the displayed screen, you have the possibility to deselect the transactions you don't want to perform, following to Confirm the file with the remaining payments. Only after you press the *Submit* button, the file will be uploaded. At this moment, the status of every payment will be Created. The unchecked payments will have the Submission status = Excluded from the file. In case you want to cancel the file, press the *Cancel* button.

After the file is uploaded, the Submission status of each payment will be *Ready to execute*. In order to see the details regarding the file status, the approval history, details of the payments from the file, access the menu Multiple payments, select the desired file and press the button *Details*. The same information may be viewed also by accessing the menu Transfers/ Payments history, by selecting the file and pressing the button *Details*.


winbank
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MY PORTFOLIO
TRANSFERS / PAYMENTS
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Transfer between own accounts
Third Party Payments (in Piraeus Bank Romania)
Bill payments
Interbank payments in RON
Interbank payments in foreign currency
Payments through file
Multiple payments
Transfers/Payments history
Renew
Exit in 19:54
SMS extra PIN
Multiple payments Details
Payment Details:
Hash Total: 223.87
Total Records: 3
Attachments:
1: 3 plati iban invalid.csv
Submit: Immediately
Back
Print
Line No. | From Account | To Account | Amount | Beneficiary Bank BIC | Beneficiary Bank Country | Date of execution | Submission Status | Payment Status
1 | RO43PIRB160071 | OSA234414141 | 114.88 EUR | ACAMJPJ1XXX | JP | 17/06/2013 | Submitted successfully | Under Approval | More info
2 | RO14PIRB160071 | RO17ROIN205044 | 21.88 RON | ROINROBU | RO | 17/06/2013 | Failed | | More info
3 | RO14PIRB160071 | RO25PIRB422070 | 87.11 EUR | PIRBROBUXXX | RO | 17/06/2013 | Failed | | More info
Refresh
If you wish to keep track of your multiple payment orders please click here
PIRAEUS BANK

The statuses of a payment may be as follows:

Status	Description
In Process	- status displayed for payments that were successfully transmitted to the internal applications for processing
Canceled	- status displayed for payments rejected by one of the users with approval rights
Failed	- status displayed in case the payment was rejected by the internal applications.
Completed	- status displayed in case a payment was successfully executed.
Under approval	- status displayed after the confirmation of a payment that needs the authorization of other users.

In order to view the status of a payment, including the reason for rejection, you may access the menu **Transfers/ Payments history**, select the payment and then press the *Details* button or access the file from the menu **Multiple payments** and access the link *More info* displayed next to the respective payment.

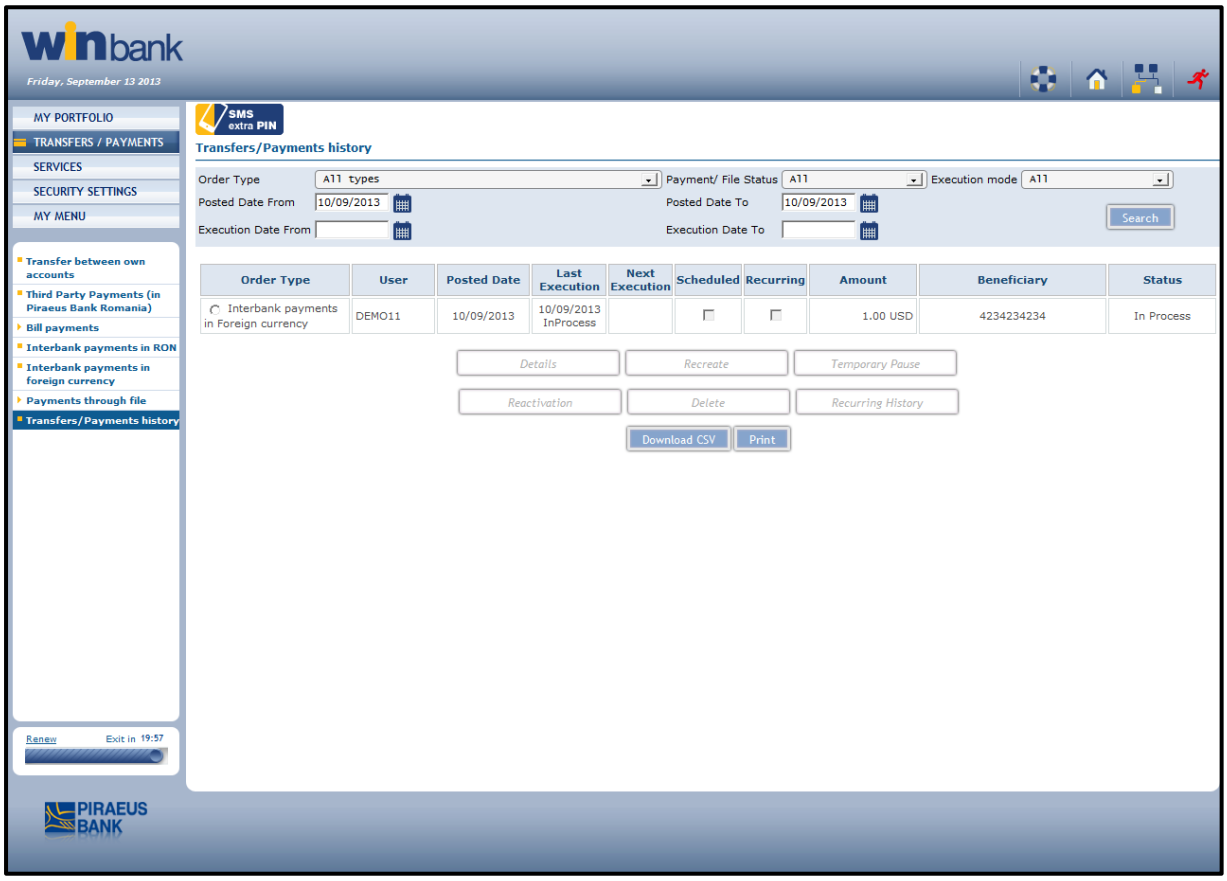
VI. Payments/ Transfers Log

Through this option you have the possibility to view and manage all the operations ordered by you using the option **Transfers/ Payments** (including those performed through the menu Multiple payments (option valid for companies)).

You can choose what you want to view by using the following selection criteria:
- Payment type

- Payment/ file status
- Execution mode (All or Recurring/ Scheduled)
- the date or the timeframe within which the payments were ordered
- the date or the timeframe within which the payments were executed.

All payments for which you established the execution mode to be recurring will bear the status **Active**.



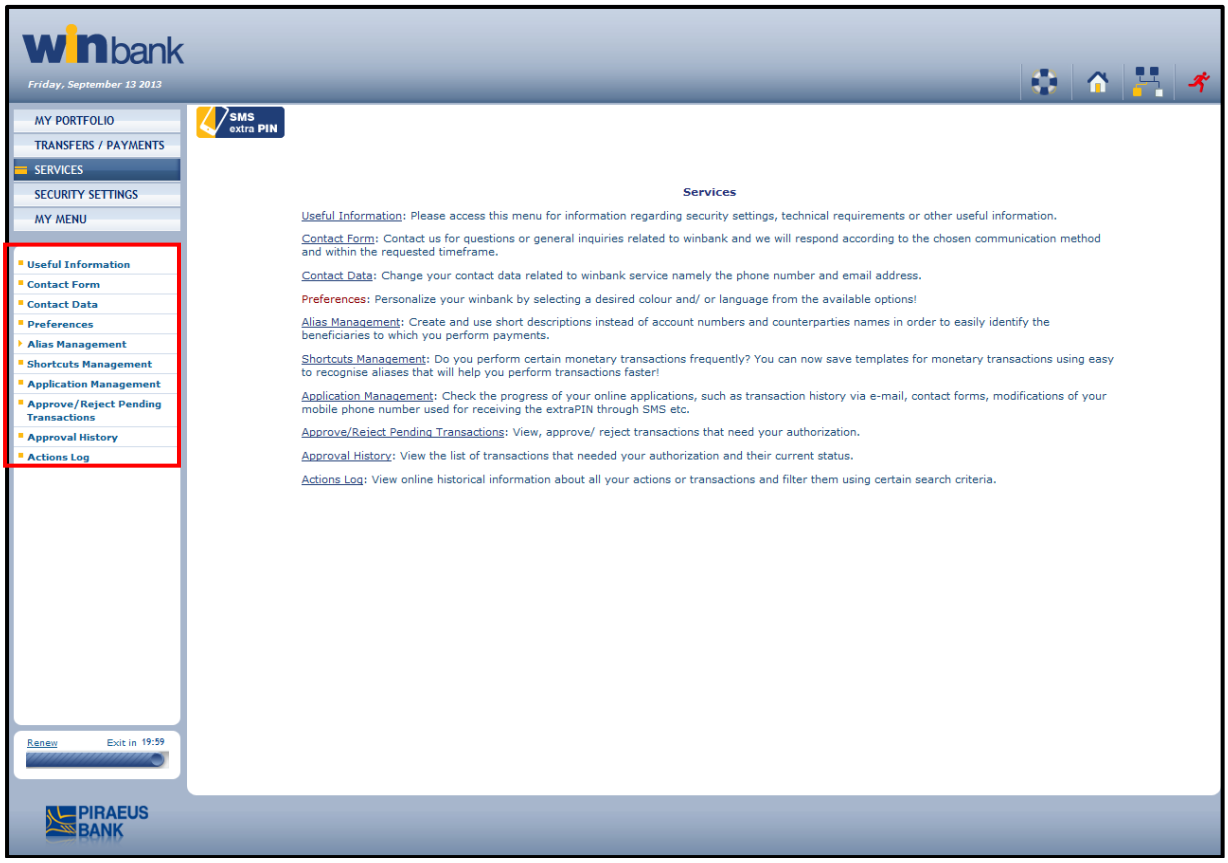
From this screen, you may also:

- view the details of a payment/ file by selecting it and pressing the **Details** button.
- Create a payment with the same info of an existing one by selecting it and pressing the button **Recreate**. Any of the selected information or filled in fields may be modified.
- Temporarily pause a scheduled or recurring payment. In order to execute, a paused payment will have to be reactivated the latest on the day prior to the execution date.
- Reactivate a paused payment by pressing the **Reactivation** button.
- Delete a scheduled/ recurring payment or a payment pending approval by selecting the payment and pressing the **Delete** button.
- View the status of the scheduled/ recurring payments by pressing the button **Recurring history**.
- Download a file in csv format with the transactions displayed in the screen or
- Print the displayed transactions by pressing the button **Print**.

When selecting a file and pressing the Details button, you may view the transactions included in the file and their status, similarly to the information displayed in the menu Payments through file >> Multiple payments.
The users with Administrator role will be able to view besides their own transactions, the transactions effected by the other users.

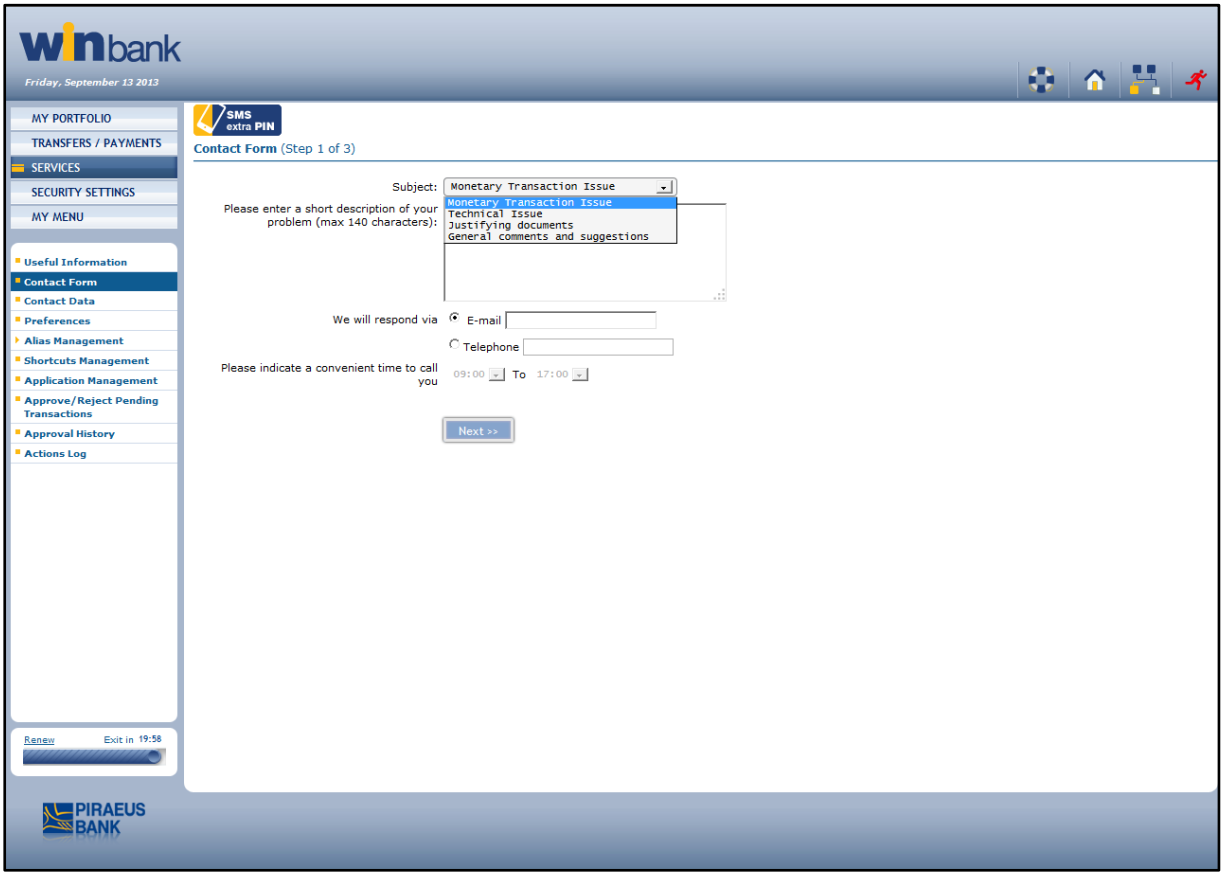
Services

This option was created especially for you, in order to offer you services for customising and managing your **winbank** application.


Friday, September 13 2013
MY PORTFOLIO
TRANSFERS / PAYMENTS
SERVICES
SECURITY SETTINGS
MY MENU
Useful Information
Contact Form
Contact Data
Preferences
Alias Management
Shortcuts Management
Application Management
Approve/Reject Pending Transactions
Approval History
Actions Log
Renew
Exit in 19:59
SMS extra PIN
Services
Useful Information: Please access this menu for information regarding security settings, technical requirements or other useful information.
Contact Form: Contact us for questions or general inquiries related to winbank and we will respond according to the chosen communication method and within the requested timeframe.
Contact Data: Change your contact data related to winbank service namely the phone number and email address.
Preferences: Personalize your winbank by selecting a desired colour and/ or language from the available options!
Alias Management: Create and use short descriptions instead of account numbers and counterparties names in order to easily identify the beneficiaries to which you perform payments.
Shortcuts Management: Do you perform certain monetary transactions frequently? You can now save templates for monetary transactions using easy to recognise aliases that will help you perform transactions faster!
Application Management: Check the progress of your online applications, such as transaction history via e-mail, contact forms, modifications of your mobile phone number used for receiving the extraPIN through SMS etc.
Approve/Reject Pending Transactions: View, approve/ reject transactions that need your authorization.
Approval History: View the list of transactions that needed your authorization and their current status.
Actions Log: View online historical information about all your actions or transactions and filter them using certain search criteria.
PIRAEUS BANK

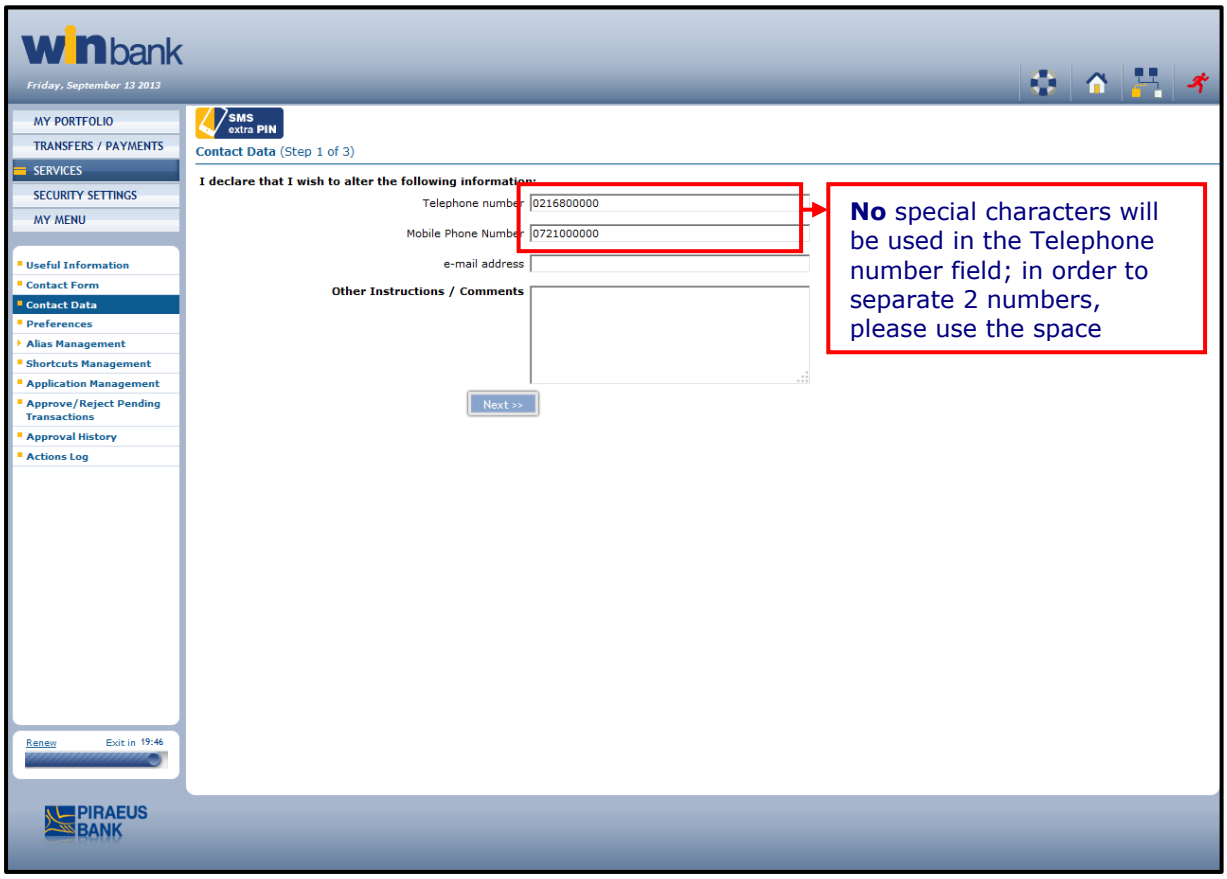
a. **Useful Information** – be informed on the Terms of use of **winbank** application, on security offered when submitting the instructions, information absolutely necessary for the proper execution of your actions initiated through **winbank** service.
   In order to facilitate your access to the **Multiple Payments file specifications** and to the **Countries' ISO codes** necessary for the execution of the payments through file, we added here links to these documents.

b. **Contact Form –** this option was created especially for you to help you easily communicate with the bank.
   If you have problems related to transactions or technical problems or you want to send the justifying documents related to payments executed through winbank or you want to send us your suggestions and comments, you may use this option successfully.

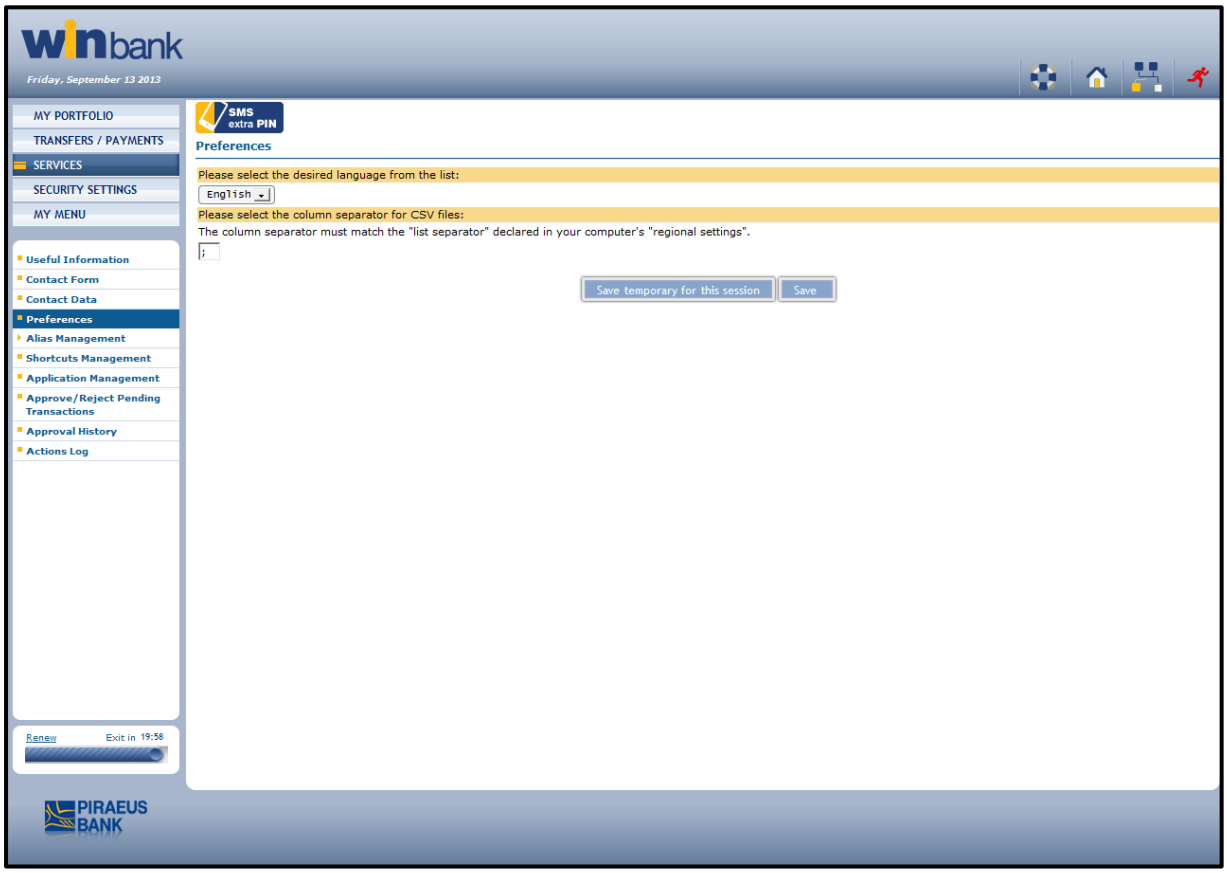


Solving the raised problem will be the priority of the persons authorized to solve these requests. The requests will be solved in the order of their receipt by the bank. The answer to the request will be sent to you according to the chosen communication channel. You have the possibility to choose only one communication channel.
After choosing the problem type in the field „Subject" you will introduce a short description of your request.

c. **Contact Data –** through this option you have the possibility to communicate to the Bank, as soon as possible, the modification of your e-mail address and/or contact phone numbers used exclusively in relation to winbank service. Also, in the field comments/ instructions, you may add information regarding to the change of your contact data.



d. **Preferences –** this option allows you to choose your **winbank** language and the column separator for files in csv format, according to your preferences. You can choose these modifications to be applied for the current session or for all future logins.

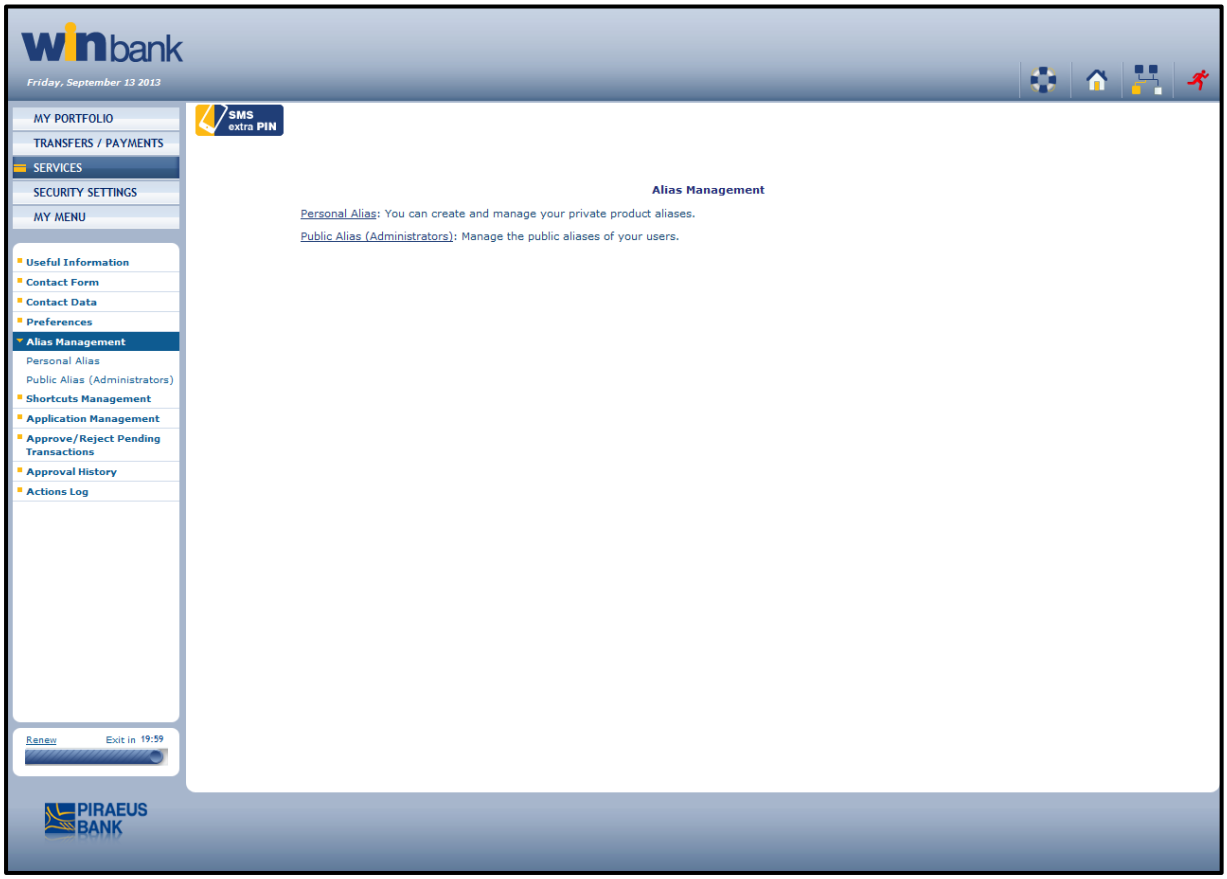


e. **Alias management** – in order to initiate transactions easily and rapidly, we put at your disposal this option that gives you the possibility to predefine destinations for your transfers/ payments.

This option allows you to establish names easy to remember both for your accounts/credit cards opened with Piraeus Bank and the beneficiaries' accounts/credit cards opened with Piraeus Bank Romania or with other banks from Romania or abroad, in case you have to perform payments to a business partner with whom you carry on economic activities for a long period of time. Also, in case of Bill payments, you have the possibility to predefine the subscriber codes for which you want to make the payments.

The aliases can be:

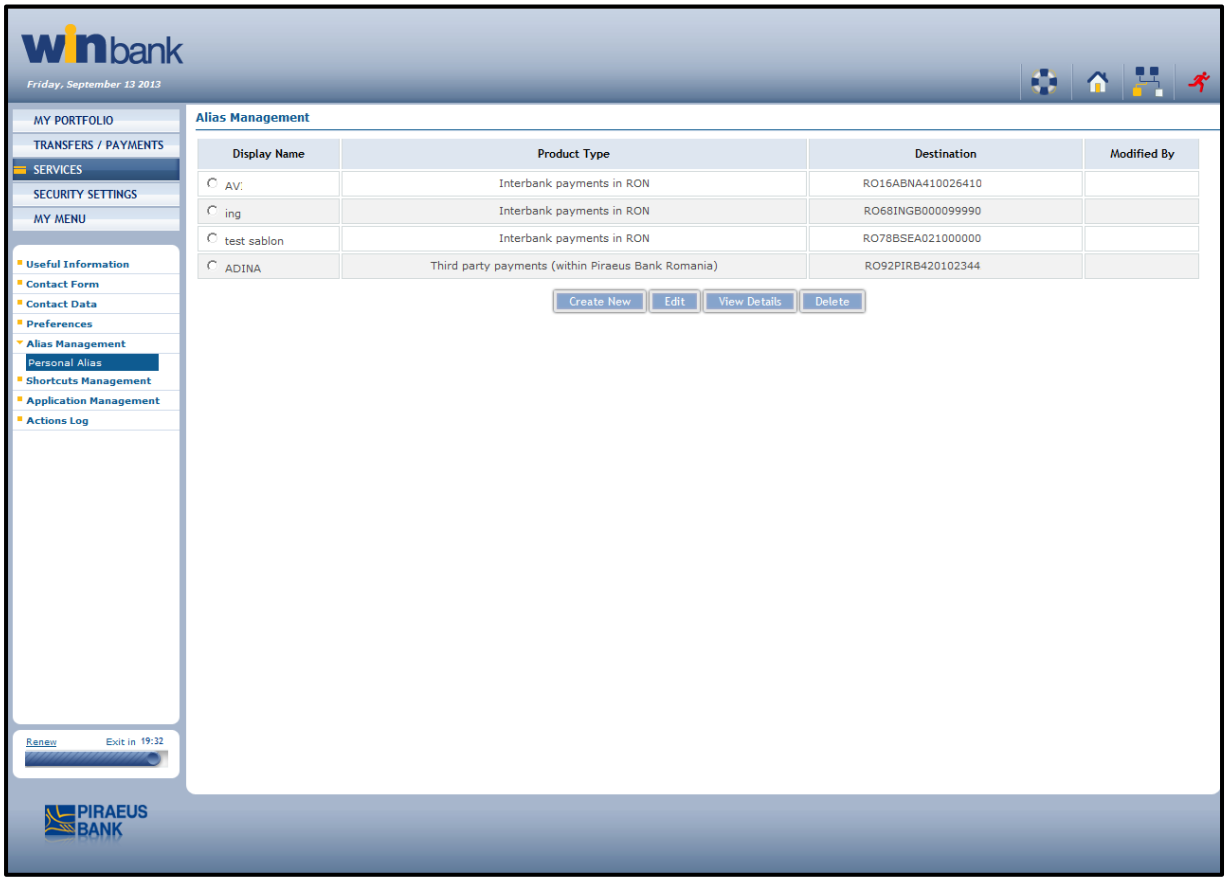
- **Personal Alias**
- **Public Alias (Administrators)**



When choosing this option, you are directed to the screen with the list of predefined destinations. You have the possibility to add a personal or public predefined destination, to modify the details of a registration, to delete a beneficiary already created or to view the details of existing aliases.

Personal Aliases: are available and can be modified only by the users that created them.

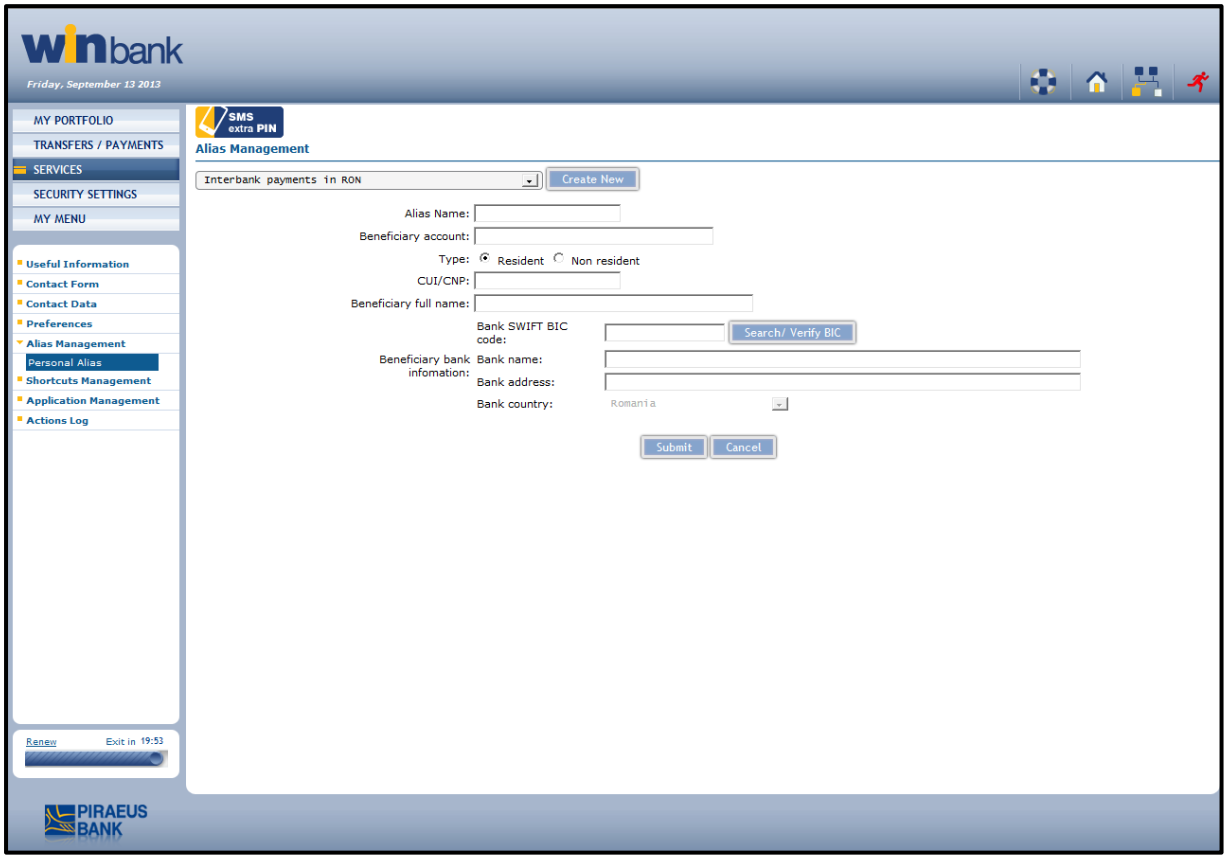
Public aliases (Administrators): can be modified or deleted only by the company users with Administrator's role that have the opton to create public aliases available to all/certains user(s).



Upon the addition of a new beneficiary, the following data will be filled in:

- The short name (alias) of the beneficiary or the name of the company in the field predefined destination;
- You choose the type of the predefined destination:
  - ***Account*** – your accounts opened with Piraeus Bank Romania. You have the possibility to choose from a drop-down list the account to which you want to assign an alias. .
  - ***Bill Payments Electrica Furnizare*** – your ATM code for Electrica Furnizare or the one belonging to another person for which you want to perform the Electrica Furnizare invoice payment. You will fill in the ATM code and the alias name.
  - ***Bill Payments ENEL***- your ENEL code or the one belonging to another person for which you want to perform the ENEL invoice payment. You will fill in the ENEL code and the alias name.
  - ***Bill Payments RCS&RDS*** - your subscriber code or the one belonging to another person for which you want to perform the RCS&RDS invoice payment. You will fill in the RCS&RDS subscriber code and the alias name.
  - ***Bill Payments Romtelecom*** – your Romtelecom subscriber code or the one belonging to another person for which you want to perform the invoice payment. You will fill in the Subscriber code, the subscriber name and his/her phone number and the alias name.
  - ***Bill Payments Vodafone*** - your Vodafone subscriber code or the one belonging to another person for which you want to perform the invoice payment. You will fill in the Subscriber code, the Subscriber name and the Alias name.
  - ***Third party payments (within Piraeus Bank Romania)*** – your business partners accounts opened with Piraeus Bank Romania. You will fill in the short name of the account (alias), the account number in IBAN format and the full name of the beneficiary.

- ***Interbank payments in RON*** - your business partners accounts opened with other banks from Romania. You will introduce the short name of the account (alias), the Beneficiary name, the Beneficiary Type (Resident/ Non-resident), the account number (in IBAN format), the Beneficiary Bank, BIC Code, Bank Address and Bank Country.
- ***Interbank payments in Foreign currency*** your business partners accounts opened with other banks from abroad. You will introduce the short name of the account (alias), the Beneficiary name, the Beneficiary Type (Resident/ Non-resident), the account number (in IBAN format), Beneficiary Bank, BIC Code, Bank Address and Bank Country.

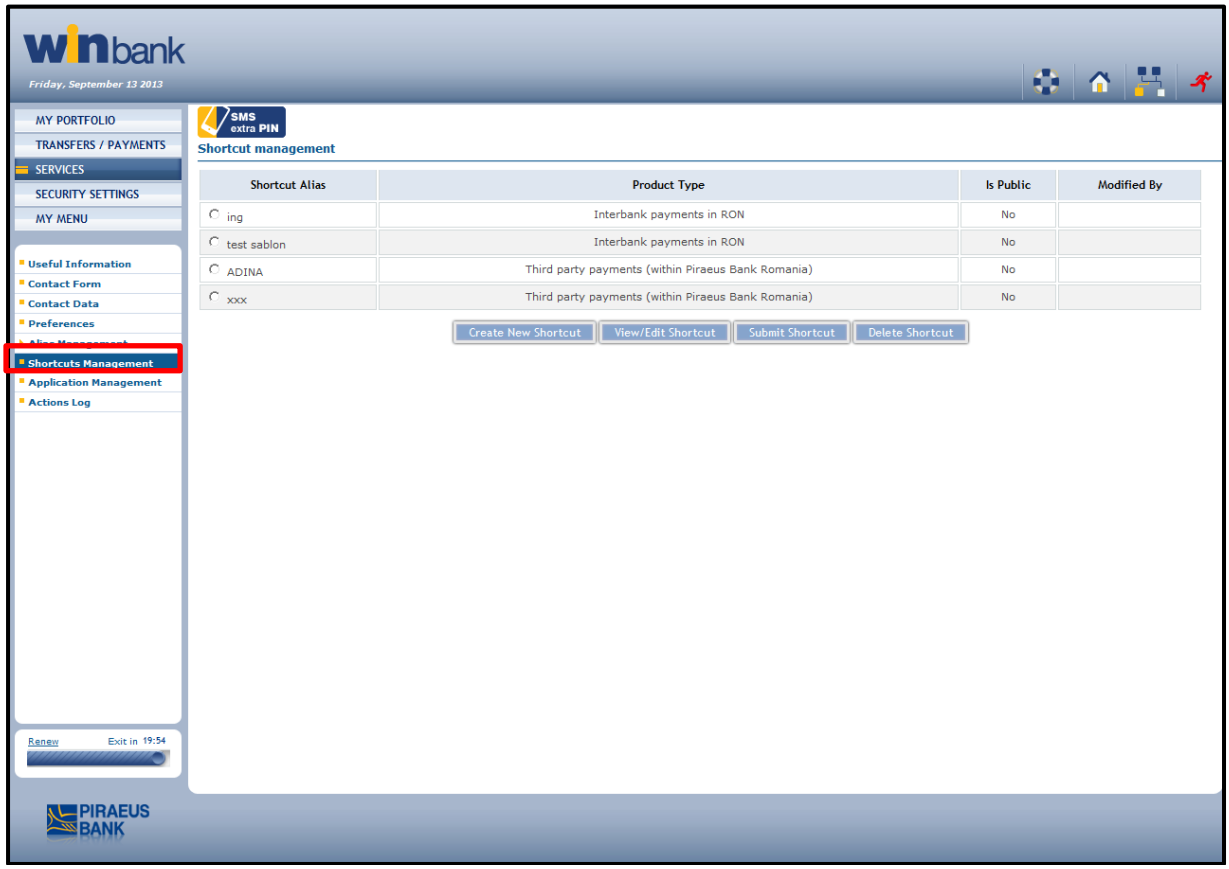


f. **Shortcuts Management** – in order to perform transfers more easily and quickly, you can access this option through which you can save shortcuts of your payments/transfers.

The types of transfers for which shortcuts can be saved are:
- Transfers between own accounts
- Transfers to third party (whithin Piraeus Bank Romania)
- Donations (available only for Individuals)
- Credit Card Payment (available only for Individuals)
- Interbank payments in RON
- Interbank payments in foreign currency

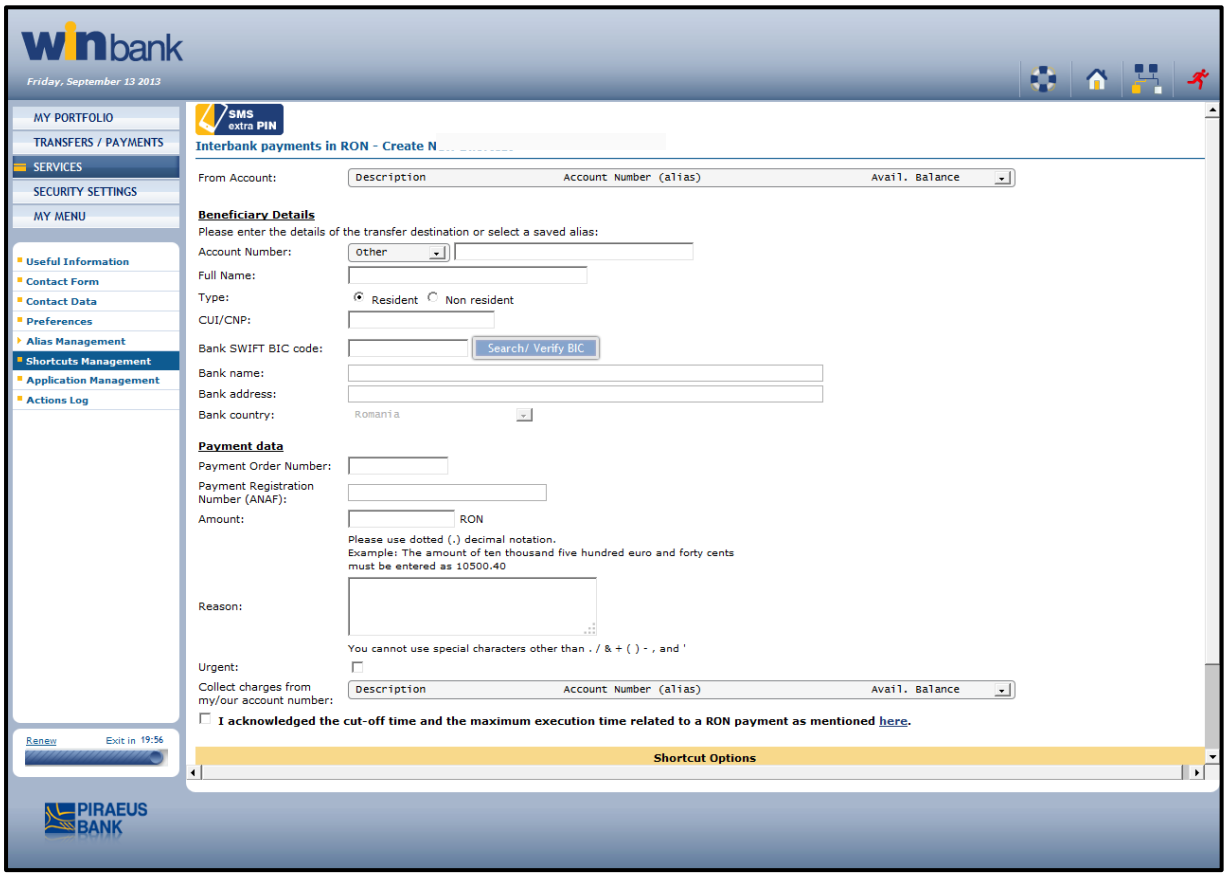
Shortcuts can be created and saved trough **Shortcuts Management** menu, or directly from the corresponding transfer menu, when the payment is executed.

When you select **Shortcuts Management** menu, you are redirected to the shortcuts management page, where you have the option to create and save a new shortcut, to view/modify or delete an existing shortcut or initiate a payment (submit shortcut).



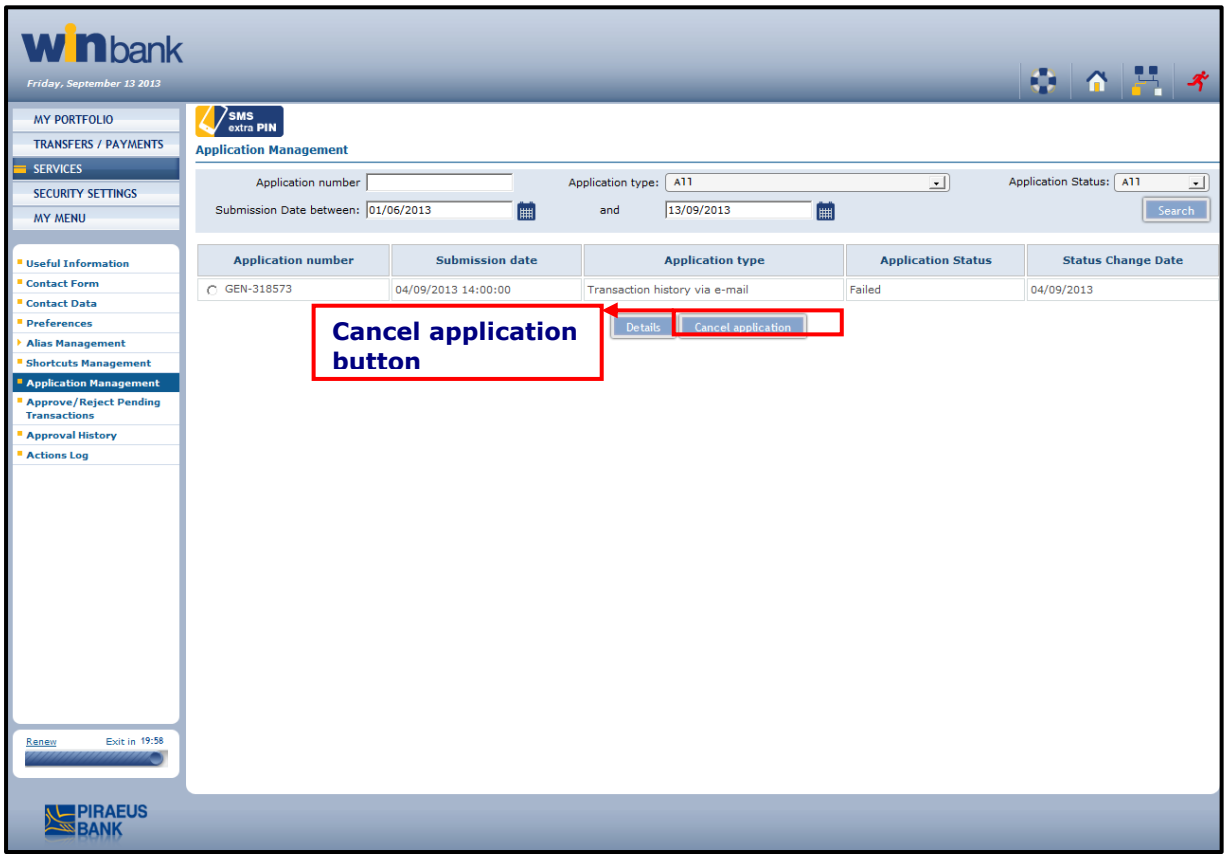
Also, for companies, the users with Administrator role have the option to create, save and modify Public Shortcuts available to other users of the application.

When you create a new shortcut you will have to fill in the exact information as in the corresponding transfer menu, when performing a payment.



g. **Application Management** – this option was created with the purpose to be informed about the status of all the applications. Also you have the possibility to manage these applications.

The applications with status "Pending" – meaning that they were created by you but not taken over for processing, may be cancelled using the button "Cancel Application" put at your disposal at the bottom of the screen.



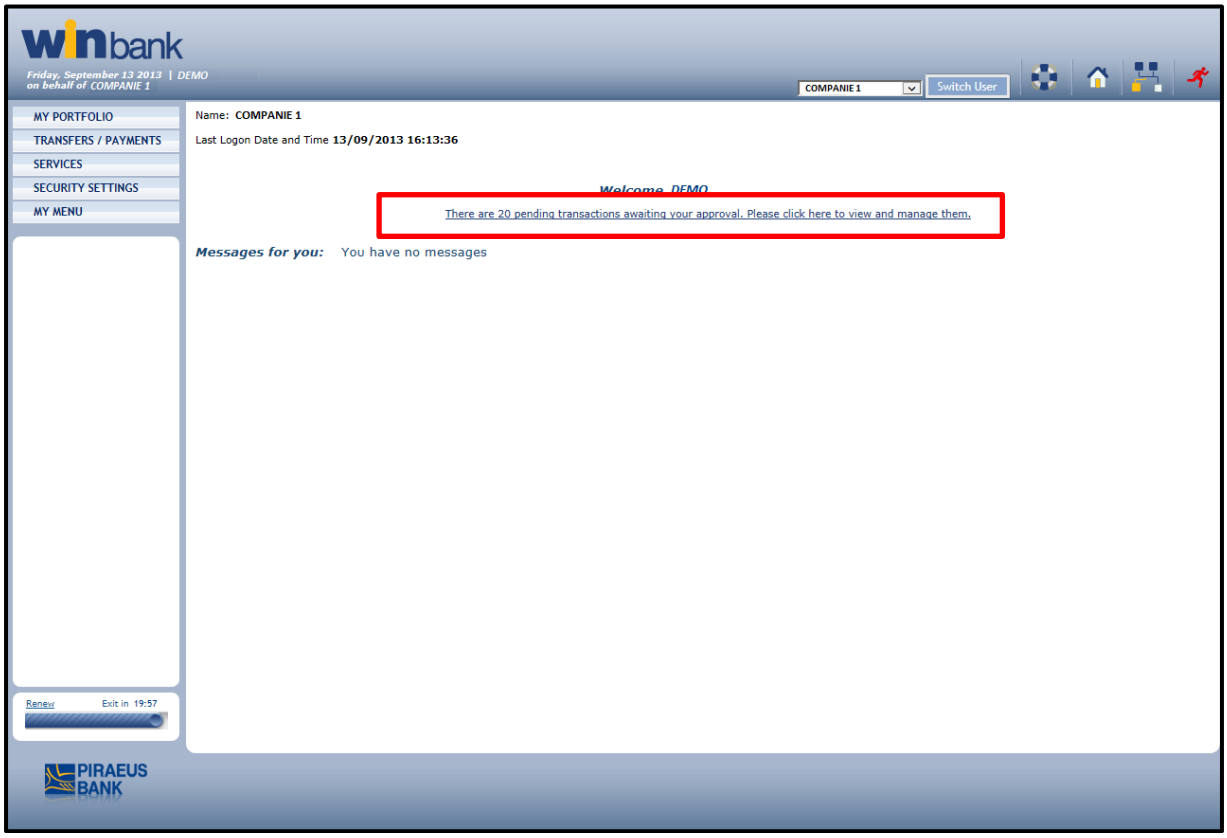
The „**Details**" button helps you view the applications as they were sent to the Bank.

After selecting the application, press the button „**Details**" and you may view in the screen the application details.

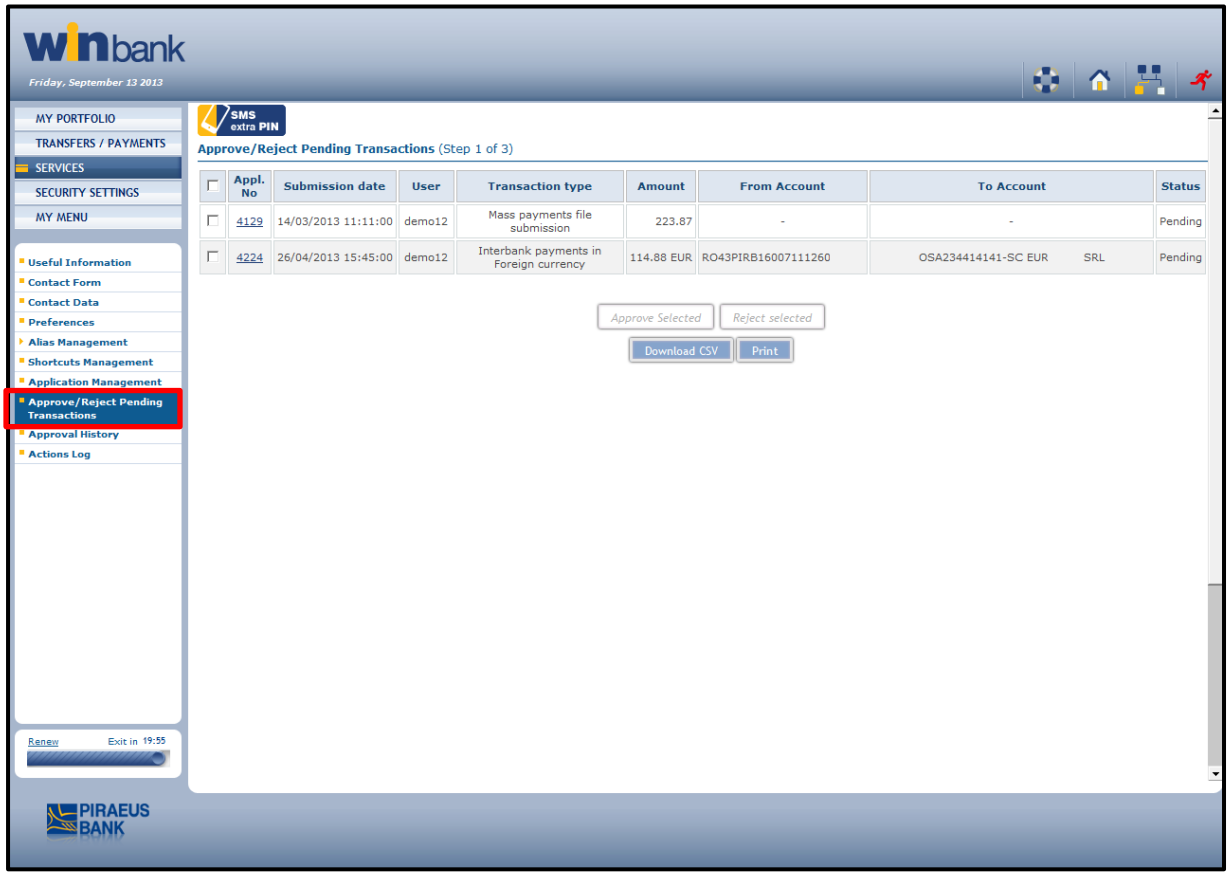
Status:
- **Pending**: the application waits for being taken over for processing by the operator
- **In Process:** the application was taken over for processsing by the operator
- **Completed**: the application was processed
- **Canceled**: the application was canceled by you
- **Rejected**: the application was rejected

h. **Approve/Reject pending transactions –** menu available to the company's users in order to approve/ reject transactions according to the established approval scenarios.

The user that initiates a transaction that needs approval is informed upon its insertion that the transaction must be authorized by a second person before it can be processed by the bank. The person/s with approval rights will be able to access the transactions that need approval by clicking on the information message link displayed in the home page or by accessing this menu.



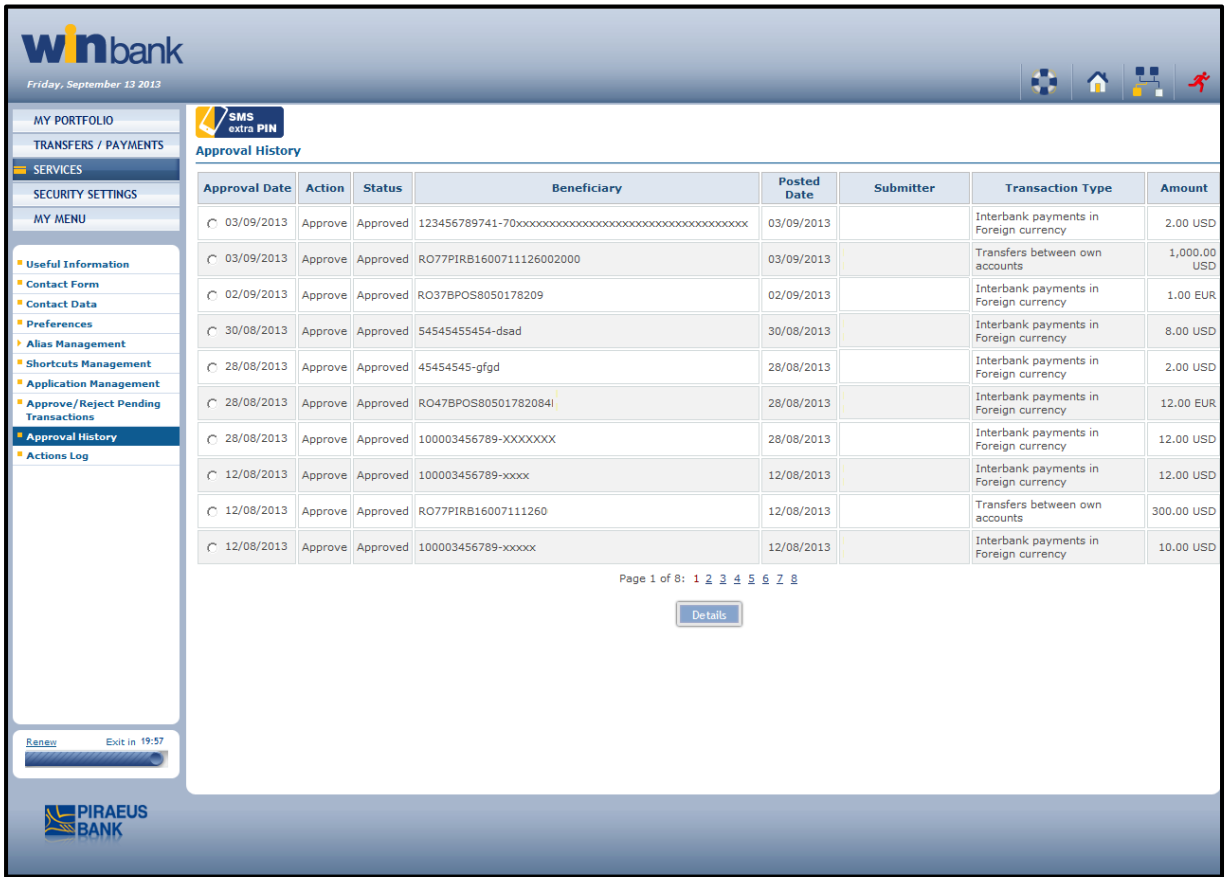
By clicking on the information message, the user is redirected to the menu **Approve/ Reject pending transactions**.



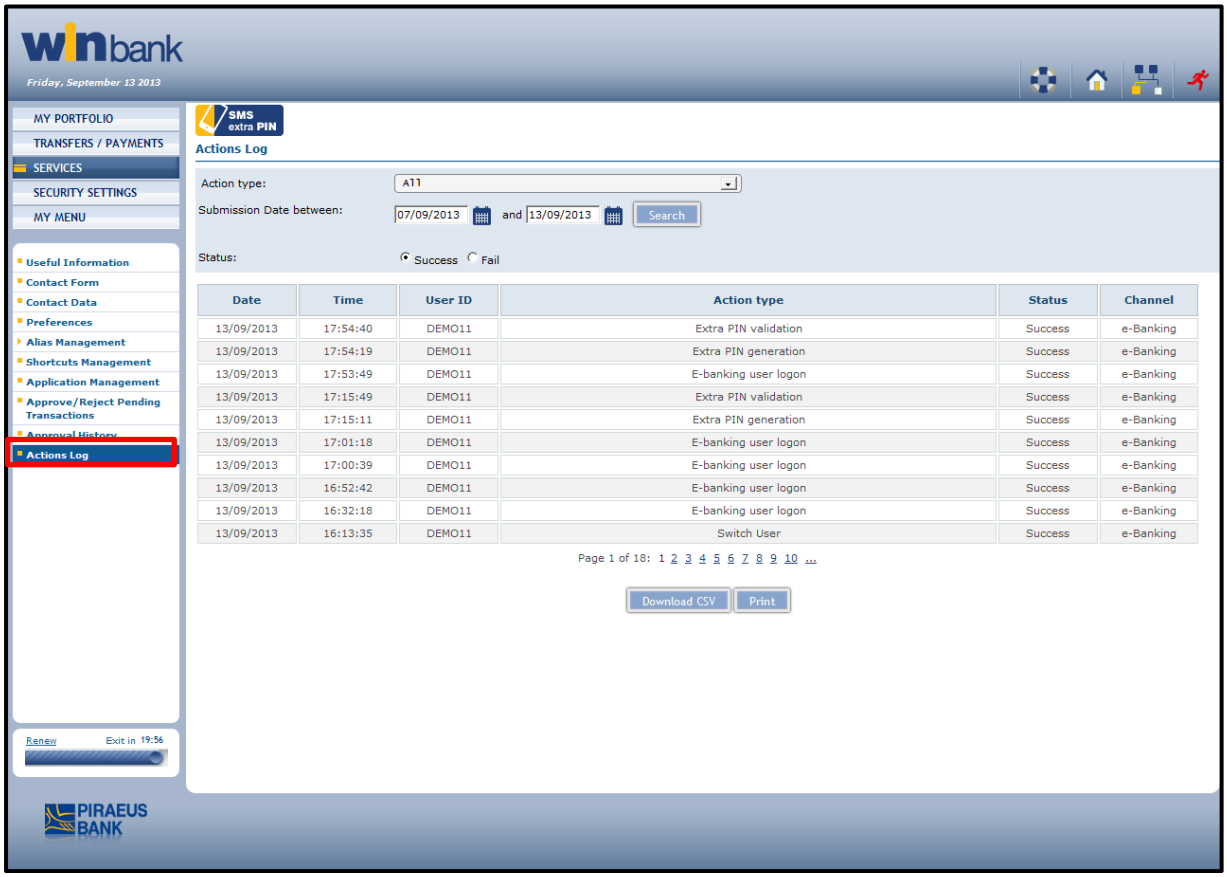
With the help of:

- The button *Approve selected,* the selected transaction/s will be transmitted to the bank (if no other approval is necessary)
- The button *Reject selected* the selected transaction/s will be rejected; thus they will not be processed by the bank
- The button *Download CSV* you may download a file with the transactions having the status Pending
- The button *Print* you may print the page with all transactions with status Pending.

i. **Approval history –** option available to the company users with approval rights through which they may view all all the transactions that were approved/ rejected by them. In order to view the details of a certain payment, select the payment and press the *Details* button.


winbank
Friday, September 13 2013
MY PORTFOLIO
TRANSFERS / PAYMENTS
SERVICES
SECURITY SETTINGS
MY MENU
Useful Information
Contact Form
Contact Data
Preferences
Alias Management
Shortcuts Management
Application Management
Approve/Reject Pending Transactions
Approval History
Actions Log
Renew
Exit in 19:57
PIRAEUS BANK
SMS extra PIN
Approval History
Approval Date | Action | Status | Beneficiary | Posted Date | Submitter | Transaction Type | Amount
03/09/2013 | Approve | Approved | 123456789741-70xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx | 03/09/2013 | | Interbank payments in Foreign currency | 2.00 USD
03/09/2013 | Approve | Approved | RO77PIRB1600711126002000 | 03/09/2013 | | Transfers between own accounts | 1,000.00 USD
02/09/2013 | Approve | Approved | RO37BPOS8050178209 | 02/09/2013 | | Interbank payments in Foreign currency | 1.00 EUR
30/08/2013 | Approve | Approved | 54545455454-dsad | 30/08/2013 | | Interbank payments in Foreign currency | 8.00 USD
28/08/2013 | Approve | Approved | 45454545-gfgd | 28/08/2013 | | Interbank payments in Foreign currency | 2.00 USD
28/08/2013 | Approve | Approved | RO47BPOS80501782084I | 28/08/2013 | | Interbank payments in Foreign currency | 12.00 EUR
28/08/2013 | Approve | Approved | 100003456789-XXXXXXX | 28/08/2013 | | Interbank payments in Foreign currency | 12.00 USD
12/08/2013 | Approve | Approved | 100003456789-xxxx | 12/08/2013 | | Interbank payments in Foreign currency | 12.00 USD
12/08/2013 | Approve | Approved | RO77PIRB16007111260 | 12/08/2013 | | Transfers between own accounts | 300.00 USD
12/08/2013 | Approve | Approved | 100003456789-xxxxx | 12/08/2013 | | Interbank payments in Foreign currency | 10.00 USD
Page 1 of 8: 1 2 3 4 5 6 7 8
Details

j. **Actions log** – through this option you have the possibility to inform yourself anytime of the status of the actions performed by you or by the other users (in case you are a user with Administrator role) through the application.


winbank
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MY PORTFOLIO
TRANSFERS / PAYMENTS
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Shortcuts Management
Application Management
Approve/Reject Pending Transactions
Approval History
Actions Log
Renew
Exit in 19:56
SMS extra PIN
Actions Log
Action type: All
Submission Date between: 07/09/2013 and 13/09/2013 Search
Status: Success Fail
Date | Time | User ID | Action type | Status | Channel
13/09/2013 | 17:54:40 | DEMO11 | Extra PIN validation | Success | e-Banking
13/09/2013 | 17:54:19 | DEMO11 | Extra PIN generation | Success | e-Banking
13/09/2013 | 17:53:49 | DEMO11 | E-banking user logon | Success | e-Banking
13/09/2013 | 17:15:49 | DEMO11 | Extra PIN validation | Success | e-Banking
13/09/2013 | 17:15:11 | DEMO11 | Extra PIN generation | Success | e-Banking
13/09/2013 | 17:01:18 | DEMO11 | E-banking user logon | Success | e-Banking
13/09/2013 | 17:00:39 | DEMO11 | E-banking user logon | Success | e-Banking
13/09/2013 | 16:52:42 | DEMO11 | E-banking user logon | Success | e-Banking
13/09/2013 | 16:32:18 | DEMO11 | E-banking user logon | Success | e-Banking
13/09/2013 | 16:13:35 | DEMO11 | Switch User | Success | e-Banking
Page 1 of 18: 1 2 3 4 5 6 7 8 9 10 ...
Download CSV
Print
PIRAEUS BANK

The actions may have the following statuses**:**

- **Success**: the action (any of the operations performed through any of the other menus) was finalized successfully in winbank
- **Fail**: the action (any of the operations performed through any of the other menus) was not finalized in winbank

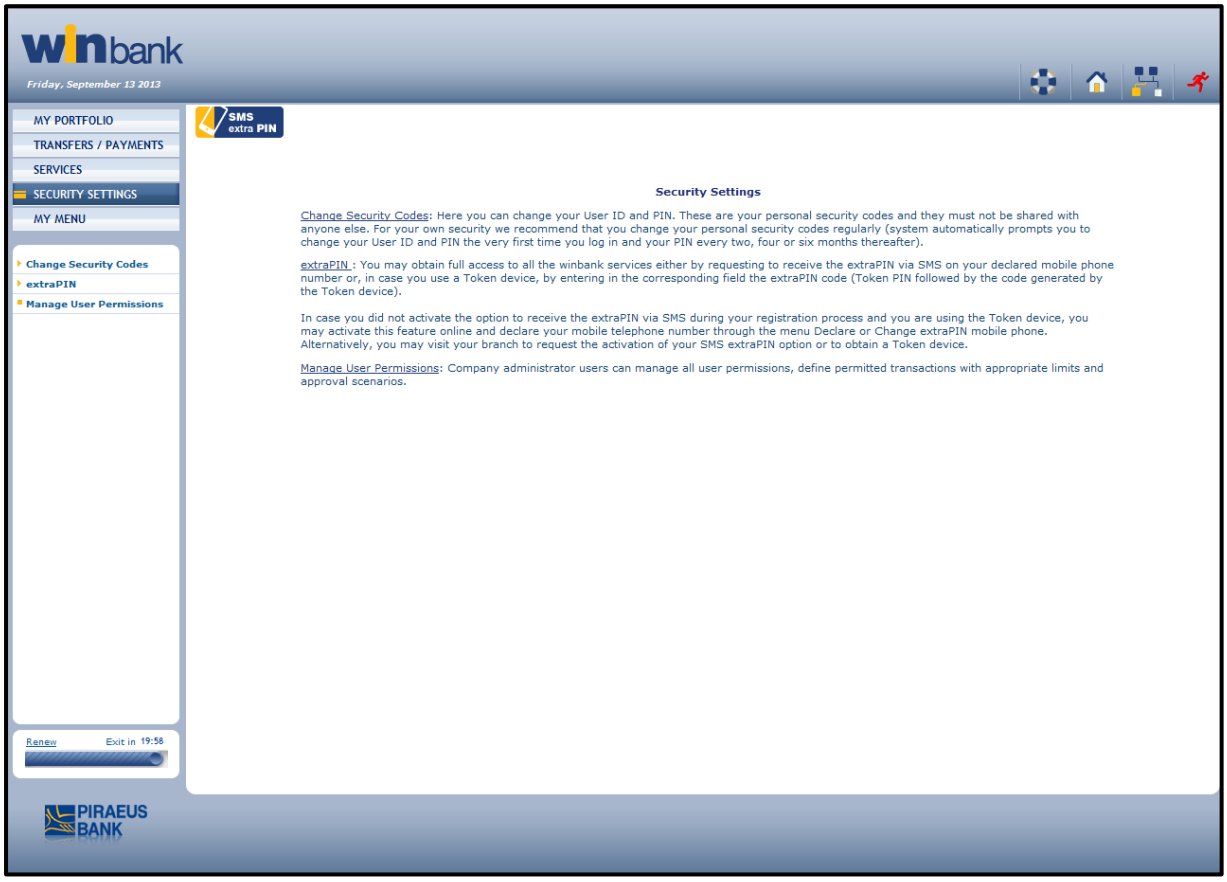
Security Settings

Through this option you have the possibility to:

I. **Change the Security Codes** - **User ID** and **PIN Code**

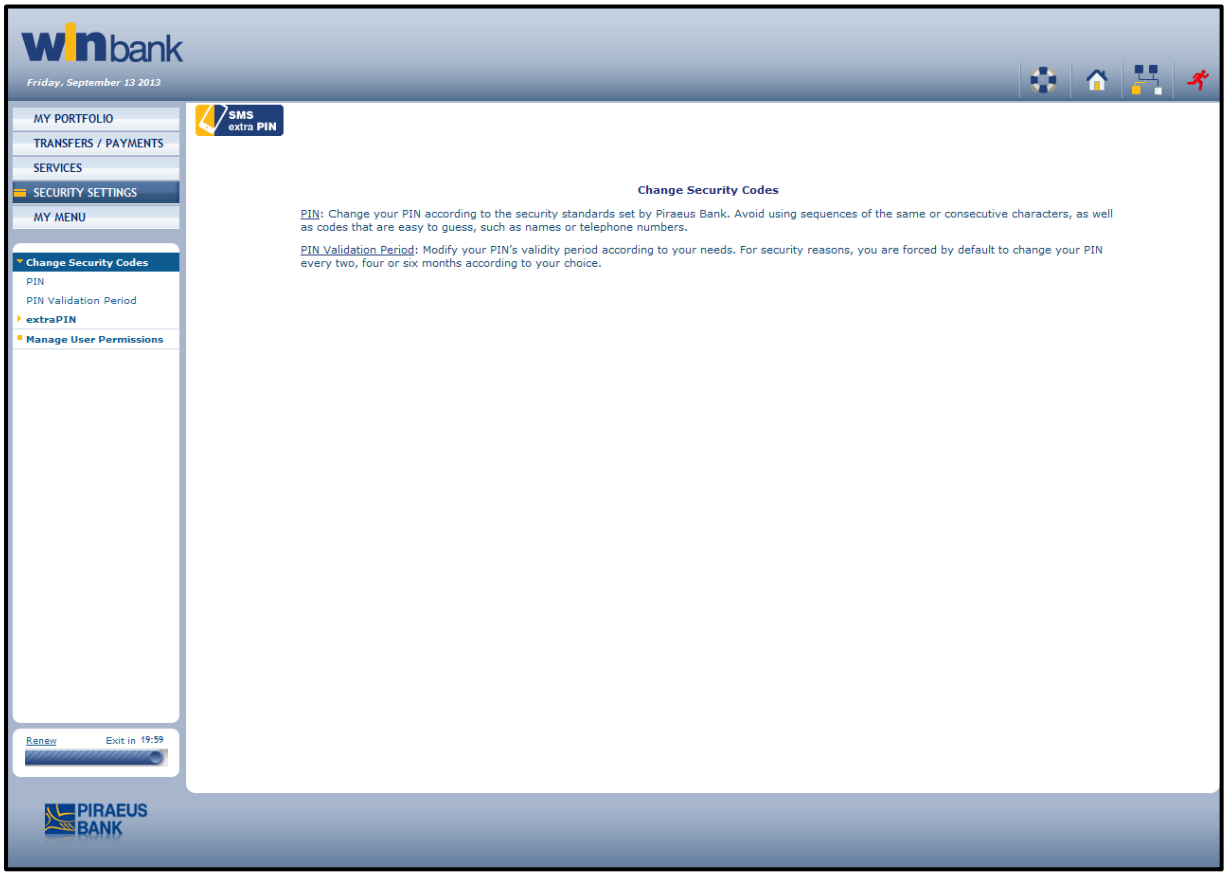
II. Access the **extraPIN** code related options

III. **Manage user permissions** – this option is available only for company's administrators and based on request.


winbank
Friday, September 13 2013
MY PORTFOLIO
TRANSFERS / PAYMENTS
SERVICES
SECURITY SETTINGS
MY MENU
Change Security Codes
extraPIN
Manage User Permissions
SMS extra PIN
Security Settings
Change Security Codes: Here you can change your User ID and PIN. These are your personal security codes and they must not be shared with anyone else. For your own security we recommend that you change your personal security codes regularly (system automatically prompts you to change your User ID and PIN the very first time you log in and your PIN every two, four or six months thereafter).
extraPIN : You may obtain full access to all the winbank services either by requesting to receive the extraPIN via SMS on your declared mobile phone number or, in case you use a Token device, by entering in the corresponding field the extraPIN code (Token PIN followed by the code generated by the Token device).
In case you did not activate the option to receive the extraPIN via SMS during your registration process and you are using the Token device, you may activate this feature online and declare your mobile telephone number through the menu Declare or Change extraPIN mobile phone. Alternatively, you may visit your branch to request the activation of your SMS extraPIN option or to obtain a Token device.
Manage User Permissions: Company administrator users can manage all user permissions, define permitted transactions with appropriate limits and approval scenarios.
Renew
Exit in 19:58
PIRAEUS BANK

I. Change Security Codes

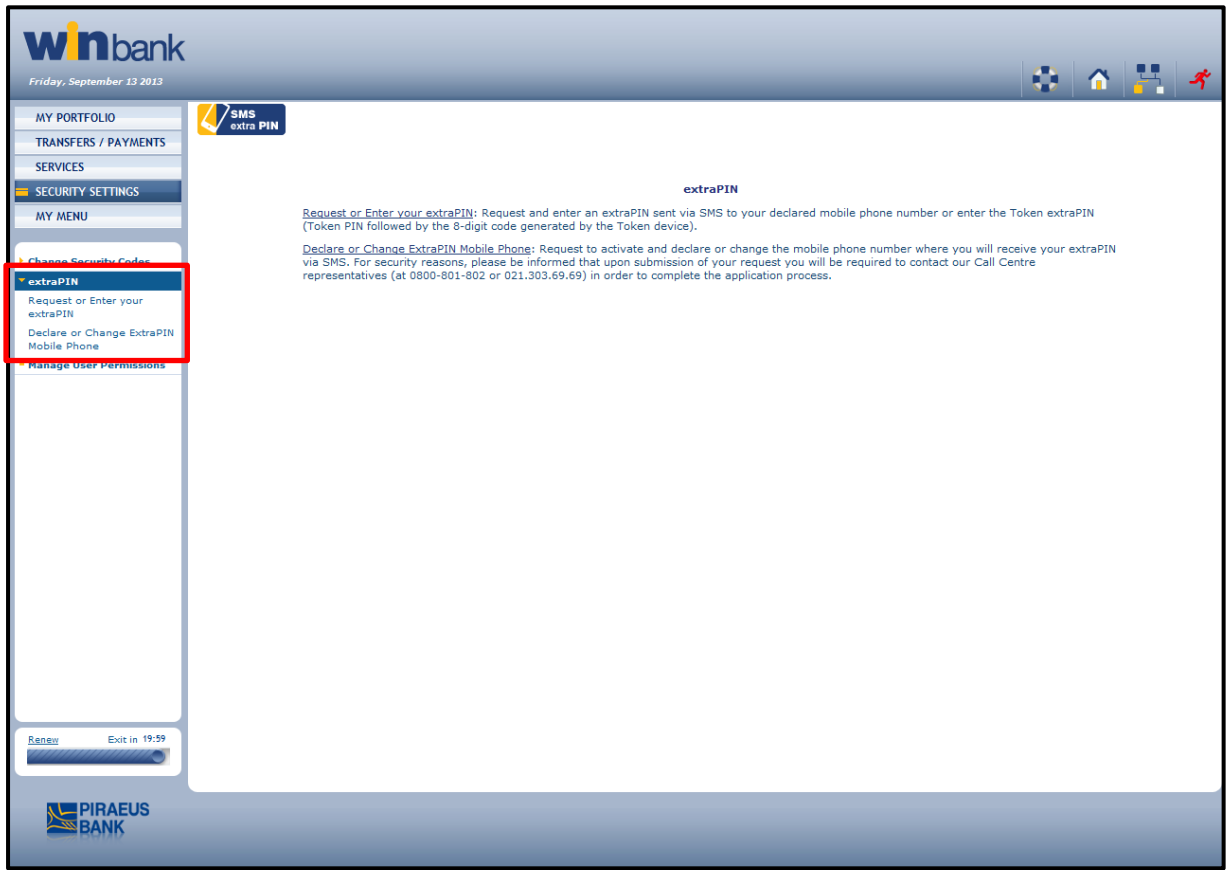
Through this option you have the possibility to change your **winbank** credentials **Username (User ID)** and **Password (PIN Code)** any time you wish, and according to your needs the Password (PIN) validity period. For security reasons, you are forced by default to change your **Password (PIN Code)** every two months, in case you don't modify this period.


winbank
Friday, September 13 2013
MY PORTFOLIO
TRANSFERS / PAYMENTS
SERVICES
SECURITY SETTINGS
MY MENU
Change Security Codes
PIN
PIN Validation Period
extraPIN
Manage User Permissions
Renew
Exit in 19:59
SMS extra PIN
Change Security Codes
PIN: Change your PIN according to the security standards set by Piraeus Bank. Avoid using sequences of the same or consecutive characters, as well as codes that are easy to guess, such as names or telephone numbers.
PIN Validation Period: Modify your PIN's validity period according to your needs. For security reasons, you are forced by default to change your PIN every two, four or six months according to your choice.
PIRAEUS BANK

II. ExtraPIN Code

Through this option you have the possibility to request and receive the extraPIN code (received through SMS or generated by the Token device) and to activate and declare or modify the mobile phone number to which the SMS extraPIN is sent.

In case you did not activate the option to receive the extraPIN via SMS during your registration process and you are using the Token device, you may activate this feature online and declare your mobile telephone number through the menu Declare or Change extraPIN mobile phone. For security reasons, please be informed that upon submission of your request you will be required to contact our Call Centre representatives (at 0800-801-802 or 021.303.69.69) in order to complete the application process.
Alternatively, you may visit your branch to request the activation of your SMS extraPIN option.


winbank
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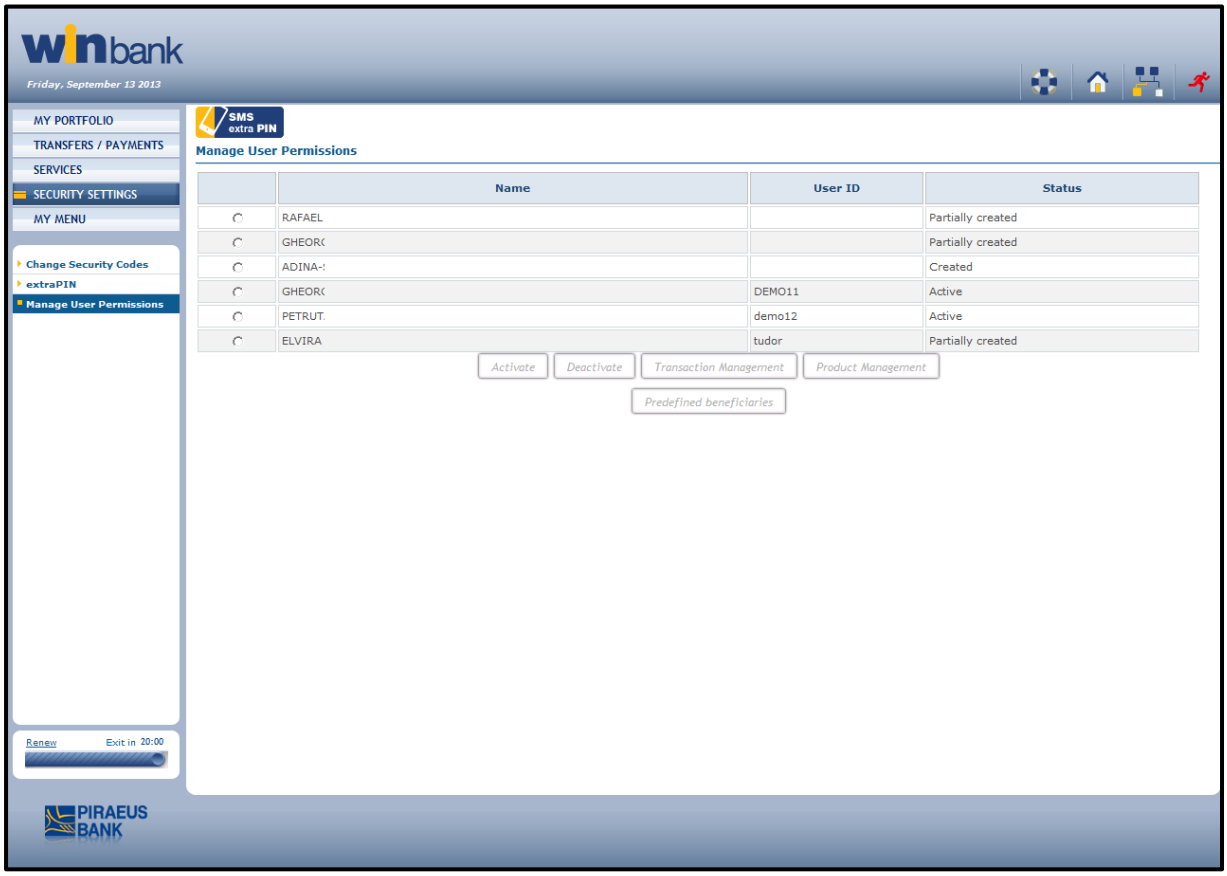
MY PORTFOLIO
TRANSFERS / PAYMENTS
SERVICES
SECURITY SETTINGS
MY MENU
extraPIN
Request or Enter your extraPIN
Declare or Change ExtraPIN Mobile Phone
Manage User Permissions
Renew
Exit in 19:59
SMS extra PIN
extraPIN
Request or Enter your extraPIN: Request and enter an extraPIN sent via SMS to your declared mobile phone number or enter the Token extraPIN (Token PIN followed by the 8-digit code generated by the Token device).
Declare or Change ExtraPIN Mobile Phone: Request to activate and declare or change the mobile phone number where you will receive your extraPIN via SMS. For security reasons, please be informed that upon submission of your request you will be required to contact our Call Centre representatives (at 0800-801-802 or 021.303.69.69) in order to complete the application process.
PIRAEUS BANK

III. Manage user permissions

Through this option the company's administrator may:

a. deactivate or activate the users (restrict/ allow them to access the winbank application)
b. manage the users access to company's accounts and products
c. manage the users allowed transactions, with corresponding daily limits and approval scenarios
d. manage the predefined recipients for each user

The same settings can be done by the administrator for his own user. If a company has 2 users with administrator role, none of them can manage the rights of the other.



a. Deactivate/ Activate users

In order to deactivate/ activate a user, after selecting it press the corresponding button: *Deactivate/ Activate*.

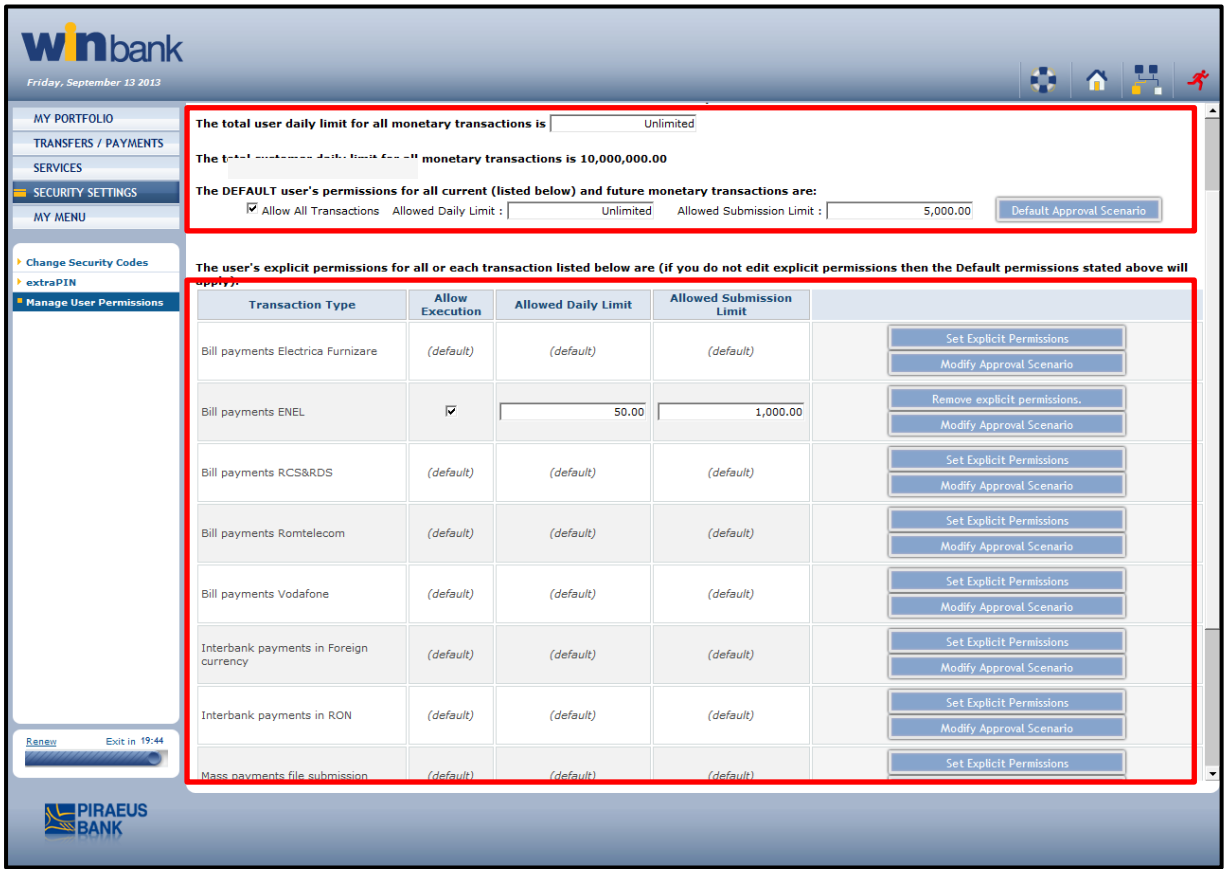
The user status will be modified from **Active/ Inactive by Customer** in **Inactive by Customer/ Active**. The deactivated users will not be able to login in the application.

b. Transaction Management

Using this option the administrator will be able to modify the access to transactions and the limits initially set up, upon user's registration or/ and set-up/ modify the approval scenarios for all or certain types of transactions.

After selecting the user and pressing the *Transaction Management* button, the following information will be displayed:

- the default amount limits and approval scenarios as initially set up for the user
- a list of all transaction types along with their permissions (allow or deny execution) and limits as well as the buttons *Set/Remove Explicit Permissions* and *Modify Approval Scenario*

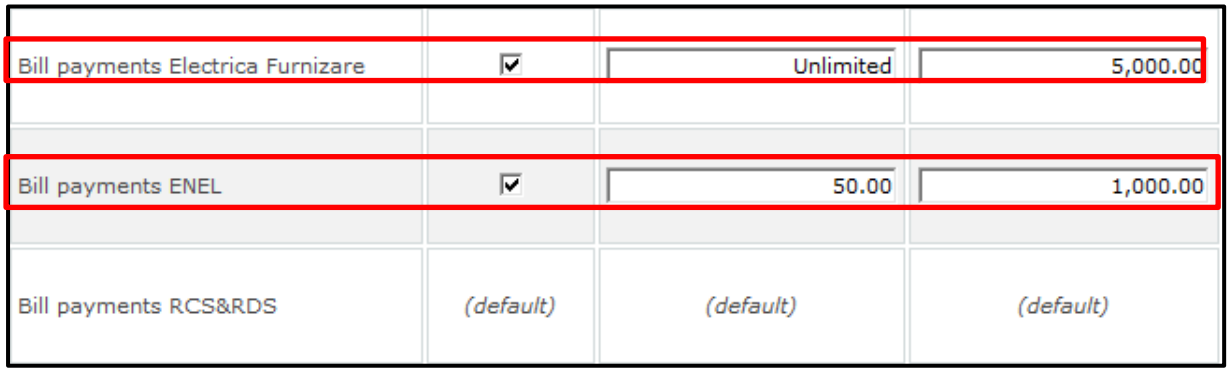


Note:

The default permissions and limits apply to all transactions types for which explicit permissions have not been set. For all these transaction types, the text "(default)" is displayed at the corresponding field.

Bill payments RCS&RDS	*(default)*	*(default)*	*(default)*
Bill payments Romtelecom	*(default)*	*(default)*	*(default)*
Bill payments Vodafone	*(default)*	*(default)*	*(default)*

In case explicit permissions have been set for certain transaction types, these will override the default ones. The fields will be enabled and the administrator will be able to modify them.



Bill payments Electrica Furnizare	☑	Unlimited	5,000.00
Bill payments ENEL	☑	50.00	1,000.00
Bill payments RCS&RDS	*(default)*	*(default)*	*(default)*

In order to setup a limit, the administrator types the amount in the textbox. If he wants a user to perform payments without any restriction, he deletes the amount from the textbox and the text "Unlimited" appears.

The limit that can be set up using this menu is represented by the **Total Daily Limit (for all monetary transactions)** which aggregates all transaction performed by the specified user during a day excluding **Transfers between own account**, which can be performed unlimited.

The **Total customer daily limit for all monetary transactions** represents the maximum amount that can be transferred daily by all users (if there are more), for all monetary transactions, except for **Transfers between own account**, which can be performed unlimited. This limit cannot be modified through the winbank application.

DEFAULT user's permissions for all current and future monetary transactions - will be set up if the administrator decides that a specific user will have unlimited rights for all current (mentioned in the table) and future monetary transactions offered by Bank.

The same rule applies for the **default approval scenario.**

The **Daily Limit (per transaction type)** aggregates the transactions of a specific type performed by the specific user. This limit can be smaller or equal to the **Total Daily Limit (for all monetary transactions)**.

The **Submission limit** represents the maximum amount that can be ordered by a specific user per transfer /payment order. This limit can be smaller or equal to the **Daily limit (per transaction type).**

Important!

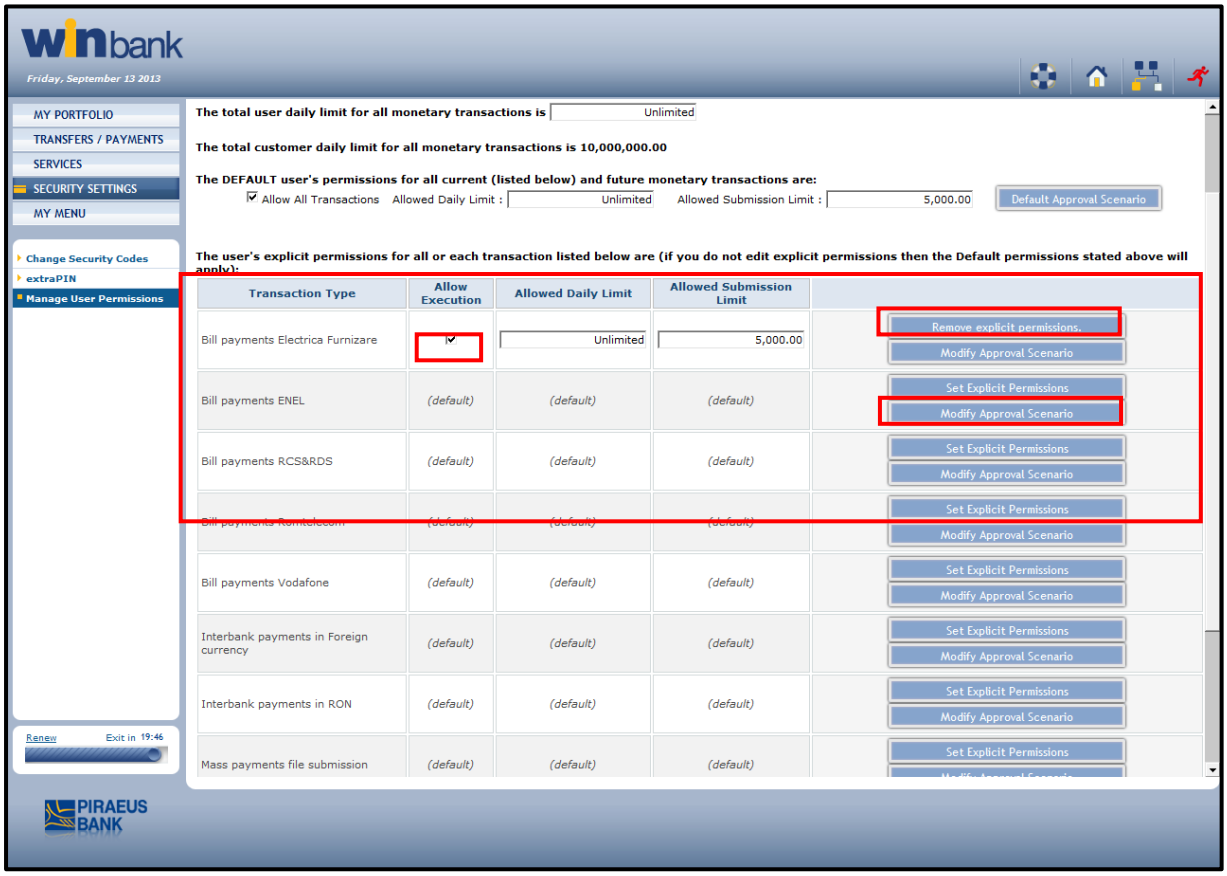
When you want to set up limits you should be aware of the following rules:

- If you use the Romanian version of the application, please use comma (,) as separator for amounts with decimals.

- If you use the English version of the application, please use the dot (.)as separator for amounts with decimals.

Explicit permissions

- If you want to setup limits different than the default ones, you should click on the **Set explicit permissions** button corresponding to the transaction type you want to modify. The application will display the default permissions and the fields are editable. After making the desired modifications, click on the *Update* button. If you want to restrict the user access to one of the displayed types of transactions, you must uncheck the corresponding box from the "**Allow Execution**" column.

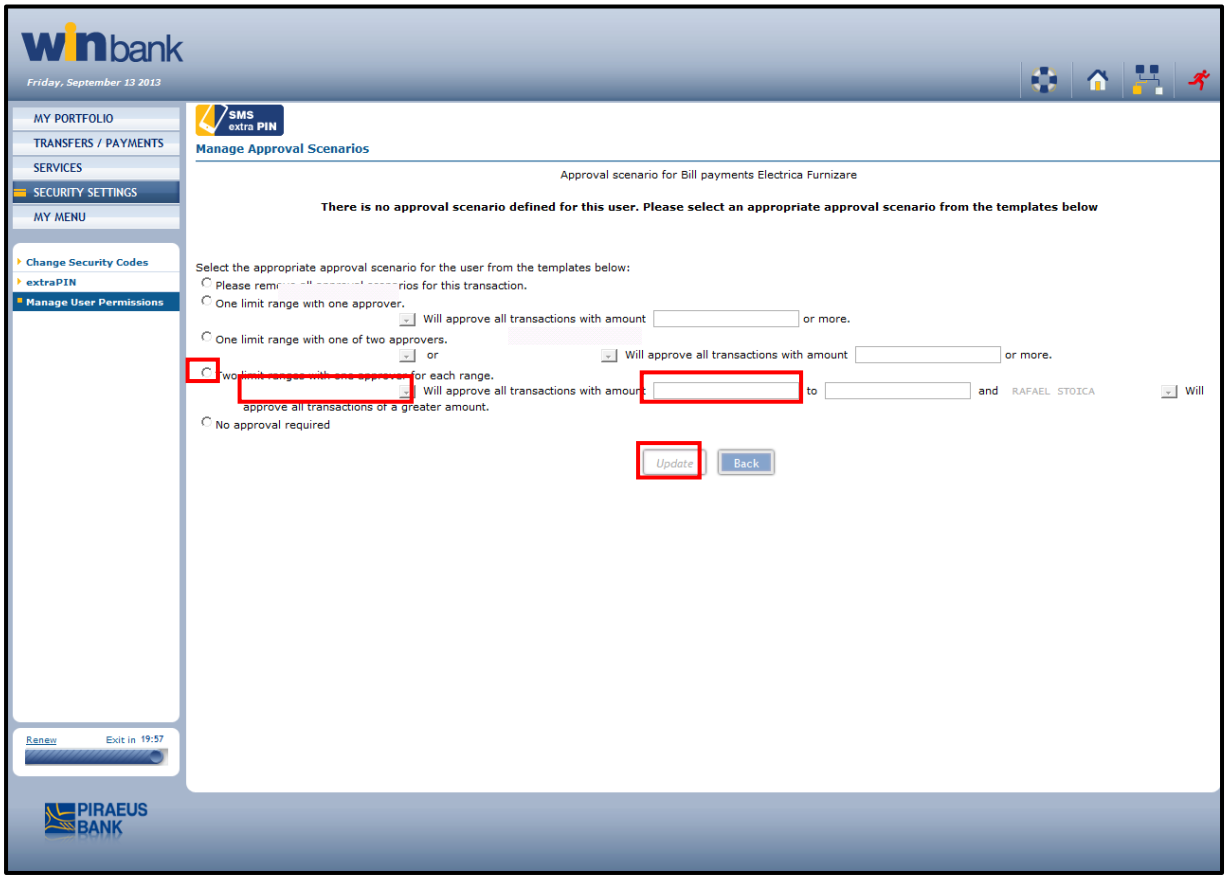

winbank
Friday, September 13 2013
MY PORTFOLIO
TRANSFERS / PAYMENTS
SERVICES
SECURITY SETTINGS
MY MENU
Change Security Codes
extraPIN
Manage User Permissions
Renew
Exit in 19:46
PIRAEUS BANK
The total user daily limit for all monetary transactions is Unlimited
The total customer daily limit for all monetary transactions is 10,000,000.00
The DEFAULT user's permissions for all current (listed below) and future monetary transactions are:
Allow All Transactions
Allowed Daily Limit : Unlimited
Allowed Submission Limit : 5,000.00
Default Approval Scenario
The user's explicit permissions for all or each transaction listed below are (if you do not edit explicit permissions then the Default permissions stated above will apply):
Transaction Type
Allow Execution
Allowed Daily Limit
Allowed Submission Limit
Bill payments Electrica Furnizare
Unlimited
5,000.00
Remove explicit permissions
Modify Approval Scenario
Bill payments ENEL
(default)
Set Explicit Permissions
Modify Approval Scenario
Bill payments RCS&RDS
Bill payments Vodafone
Interbank payments in Foreign currency
Interbank payments in RON
Mass payments file submission

- If you want to setup an approval scenario only for a specific type of transaction (in case no default approval scenario was setup) or change the default approval scenario (where it was setup) or delete the default approval scenario, press the *Modify approval scenario* button and select one of the displayed templates (for changing the scenario for all transaction types select the "**Default Approval Scenario**" button).

After pressing the *Modify approval scenario* button, the following information will be displayed:

- the transaction type for which the approval scenario will be created
- a description of the already setup scenario
- a panel containing the available scenario template options.

The administrator can select the desired approval scenario by clicking on the corresponding radio button on the left. Then s/he can select the "approvers" from the appropriate dropdown lists and insert the corresponding amount/s.
In order to save the changes click on the *Update* button.


winbank
Friday, September 13 2013
MY PORTFOLIO
TRANSFERS / PAYMENTS
SERVICES
SECURITY SETTINGS
MY MENU
Change Security Codes
extraPIN
Manage User Permissions
Renew
Exit in 19:57
SMS extra PIN
Manage Approval Scenarios
Approval scenario for Bill payments Electrica Furnizare
There is no approval scenario defined for this user. Please select an appropriate approval scenario from the templates below
Select the appropriate approval scenario for the user from the templates below:
Please remove all approval scenarios for this transaction.
One limit range with one approver.
Will approve all transactions with amount
or more.
One limit range with one of two approvers.
or
Will approve all transactions with amount
or more.
Two limit ranges with one approver for each range.
Will approve all transactions with amount
to
and
RAFAEL STOICA
Will approve all transactions of a greater amount.
No approval required
Update
Back
PIRAEUS BANK

c. Product Management

Using this option, the administrator can modify the users' access to the company's accounts and products.

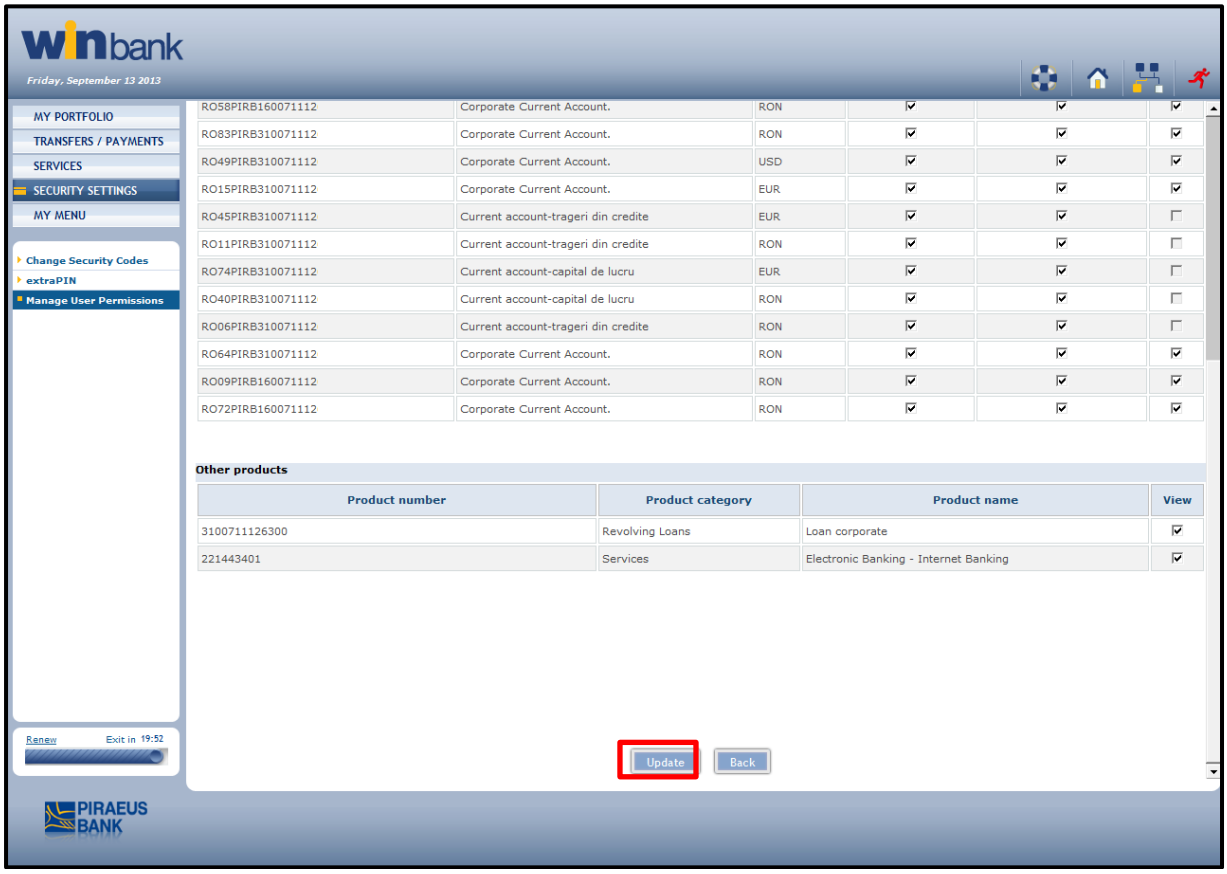
After pressing the *Product Management* button, the application will display a list with all the customer's assets (e.g accounts, cards, etc) along with the permissions that have been setup for the selected user.

There are three types of permissions that the administrator can grant to the rest of the users:

1. **View balance:** The user will be able to view the account balance:
   - in each winbank menu that displays it (E.g. Accounts, Account Details etc.)
   - in all winbank menus where the account must be selected from a drop-down list (e.g. payments, transfers etc)

   If this option is unchecked, instead of amount it will be displayed "N/A".
2. **View transactions:** The user may view the account transactions and will have access to the account statements available in winbank. Also the user will be able to request to receive the statement by e-mail.
3. **Debit** (Applies only to accounts): The user will be able to select this asset as the source account from which he will make transfers/payments (if the specifics of the account doesn't allow to be debited, this option will be unchecked by default, without possibility to be modified)

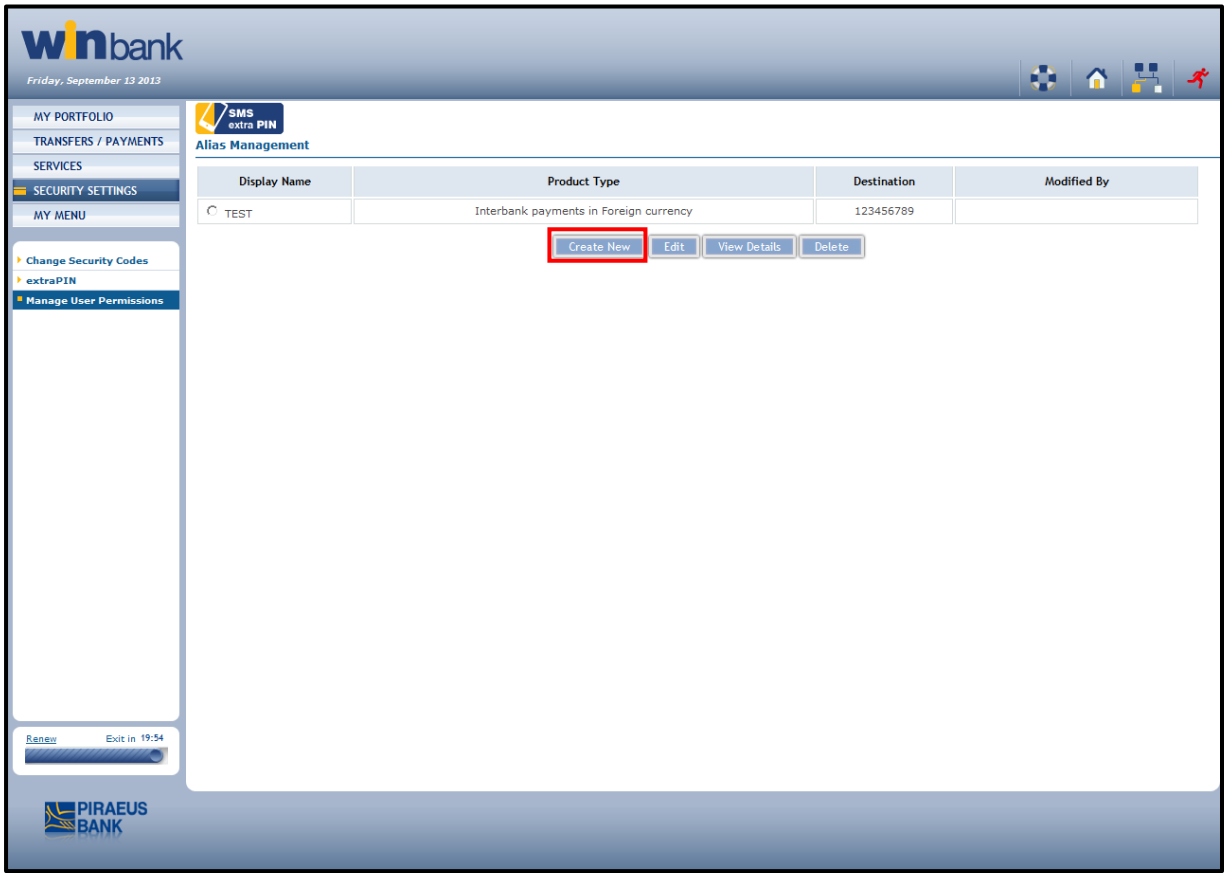
In order to save the changes press the *Update* button.



d. Predefined beneficiaries

The administrator can manage the predefined recipients for the selected user. If there are predefined recipients for a certain transaction type, the selected user won't be able to submit this kind of transactions to destinations other than the predefined ones.
After pressing the ***Predefined beneficiaries*** button, the application will display the list of all previously created predefined recipients (if they exist) or an information message that there are no predefined beneficiaries.

In order to create a predefined beneficiary, press the *Create new* button.



The information displayed is:

- **Display Name:** the name of the predefined beneficiary
- **Product type:** the type of transaction for which it a beneficiary was predefined
- **Destination:** based on transaction type, this could be an account number, subscriber code etc.
- **Modified by**: the name of the administrator which performed the latest modifications on the predefined beneficiary details

The operations available in this menu are:

- **Create new**
- **View details:** active only when a predefined beneficiary is selected
- **Edit:** active only when a predefined beneficiary is selected
- **Delete:** active only when a predefined beneficiary is selected.

My menu

My menu management – through this option you will be able to create a personalized menu with quick access.

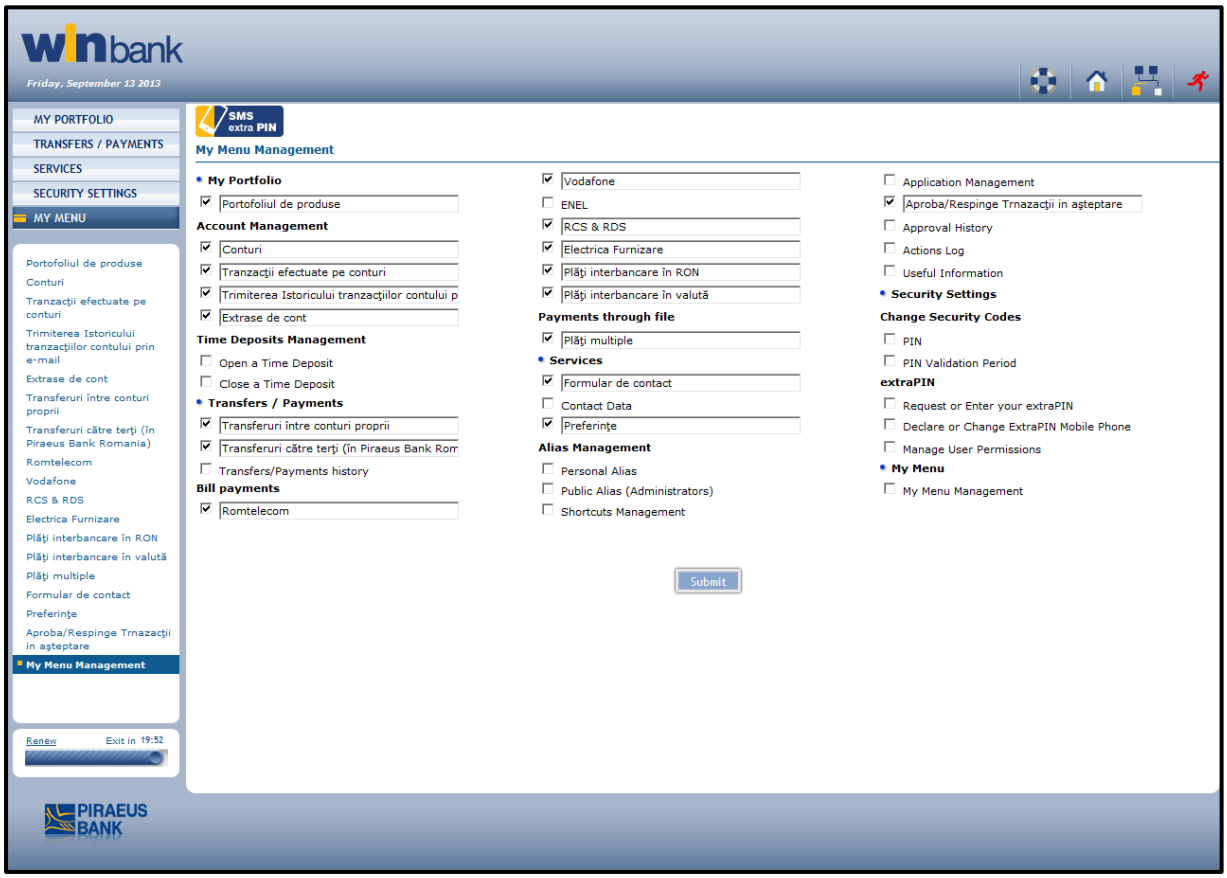
After accessing the submenu **My menu management** you will be able to view a summary of all menus available in **winbank**, as they appear on the left side of the screen. Upon its selection, the field in which the name of the menu is displayed becomes editable and you have the possibility to rename it.

In order to save the selected options, click on the "Submit" button.

If there are already setup menus in My menu, they will appear selected and their names may be modified.

The already selected menus will appear on the left side of the menu under the main category **My menu**, above the sub category **My menu management**.

When you select a submenu from the personalized menu, you will be redirected to the corresponding function/operation.



System requirements

- Computer /Processor: Pentium or superior processor
- Operating system: Microsoft Windows XP + S.P.2, Apple Macintosh
- Browser: Internet Explorer 8.0 or higher, Mozilla Firefox, Netscape Communicator, Opera, Safari (for Mac)

System security

Internet Explorer 8.0.

1. Select Tools from the internet explorer tool bar, and then Internet Options
2. Select Advanced and then at the Security field, enable the following choices: Check for server certificate revocation, Use SSL2, Use SSL3 (security protocols)